SOCIAL LIFE AT NATION'S CAPITAL

By GRACE PORTER HOPKINS.

(Special to The Times-Dispatch.)

WASHINGTON, D. C., May 7.—Washington is gay with the life and brightness of her spring season. These months at the capital are attracting each year a larger number of visitors from at home and abroad.

Two royal parties were entertained during the week, their presence being made the occasion for a revival of a semi-official round of gayety. A musicale at the White House, a large afternoon reception at the home of former Secretary of State and Mrs. John W. Foster, a dinner "for men only" at the Chinese legation, and an elaborate luncheon, with President and Mrs. Roosevelt among the guests, at Secretary Hay's residence on Lafayette Square, were some of the notable events in honor of the Prince Pu Lun and his associates from China.

Informal luncheons and small dinners marked the intervening days at the White House, where on Saturday of the same week, the German Princes and their party were entertained at luncheon before they witnessed the President press the tiny button in the east room, and thereby set in motion all the wonderful machinery that goes to make up the world's greatest Exposition in St. Louis.

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Baroness von Sternburg is in mourning for her father, the late Mr. Langham, of California, and in consequence, the dinner at the German Embassy for the royal visitors, was a private affair, making up in cordiality what it lacked in brilliancy or numbers. The guests were: Prince Hohenlohe-Schillingurst and his sister, the Princess Elizabeth; the Princess von Ratibor, Prince Karl von Ratibor, Count von Ratimerskirsch, Madame Borgnis and Mlle. Borgnis, who, with Mr. and Mrs. Frank Wiborg, of Cleveland, Ohio, compose the royal suite.

Prince Hohenlohe, who is a noted sportsman and hunter, made a tour of Washington on horseback in company with the German ambassador, one of the best riders in the diplomatic corps. Prince Ratibor is Governor of a Prussian province; his nephew, the hereditary prince, an officer in the Emperor's Gardes des Corps, and it was particularly in their honor that the Austrian ambassador and Baroness Hengelmueller entertained on Sunday evening, at one of the most perfectly appointed dinners of the season. Jewels, gorgeous array and choice floral decorations, were features of the occasion.

Apple and cherry blossoms were artistically combined with palms in the decoration of the drawing rooms, and in the dining room were used with ribbons in the national colors of Austria-Hungary. Covers were laid for twenty-four, and in addition to the foreign guests there were present, Mr. and Mrs. Girard Foster, of New York; Baron and Baroness von Giskra, Mr. and Mrs. Thomas F. Walsh, General O'Brien, Miss Warder, Miss King, Count Hoyos, of the Austrian embassy, and Mr. Gutowski, of the Russian embassy.

* * *

Other happily entertained visitors at the capital at this time are the young Roosevelt boys, who were brought here from school with an attack of mumps. During their convalescence they were almost constantly with their mother, going for walks, drives, to Congress and to occasional places of amusement. They went to the Strauss concert and heard the Bostonians in "Robin Hood," with Mr. De Koven, the composer and their friend, within ear shot. Accompanied by the President, the family joined several army officers and witnessed the final drill of the Fifteenth Cavalry and the Fourth Battery of Field Artillery at Fort Myer. The children are veritably "chips of the old block," for no more interested persons watched the troopers as they drilled for a week's engagement at Madison Square Garden under the auspices of the Military Athletic League of America. The men wore the olive drab service uniform and the new service caps, which is so like a Scotch cap that it makes them look quite English.

In the artistic world the fourteenth annual exhibition of the Washington Art Association, in the Homicircle of the Corcoran Art Gallery, was an interesting event. The pictures hung were the best collection seen in years, and included the wonderful Van Zorn portrait of Representative Hitt and several canvases that had received honors in the recent exhibit in the Pennsylvania Art Society in Philadelphia. Conspicuous among these was the Madonna, a prize winner, by Miss Mary Cassatt, the talented sister of President A. J. Cassatt, of the Pennsylvania Railroad.

The American Water-color Society has its annual exhibition in the American Art Galleries, New York city. These annuals have proved a favorite show place for Washington artists. This year the capital will be represented by Mr. W. H. Holmes, Miss Bertha Perrie, Mrs. Carl-Smith, Mr. Hobart Nichols, Mr. Gill and Miss Tiers.

Mr. Holmes, whose splendid picture of a woman in white on the seashore, was distinctly the picture of the year, at a recent exhibition, is one of the most versatile men in Washington. A writer of force and ability, he also is an authority on certain scientific subjects and head curator for the National Museum, besides being chief of the Bureau of American Ethnology. In the latter position he succeeded the late Major Powell, who was known to history as the pioneer in research in the Grand Canon, and might almost be said to have discovered it, so unknown had been its wonders before his expedition there in the early '70's.

The Dolphin, primarily the President's boat, has been at anchor at the Washington navy-yard most of the winter awaiting orders, and the officers and crew welcomed the opportunity of going on a short cruise with "pleasant company" aboard. Originally the property of a New York yachtman-member of the 400, the ship was made into a torpedo boat for service during the Spanish-American war. It was not in the fight, and after peace was declared, was changed back into a floating palace fit for the President, as well as for the proverbial king. So much has been said about the use of a government boat by the President that Mr. Roosevelt has made little use of it, and Mrs. Roosevelt has made but two short cruises on board what is popularly known as "the President's boat."

The Honorable Francis W. Cushman, who represents the Tacoma (Washington) district in Congress, seldom gets left, even when the House is on the qui vive for adjournment. He had great difficulty in being heard while delivering a recent speech that he wanted published in the Congressional Record so as to get the advantage of the franking privilege when he uses it as a campaign document. Several of his colleagues were walking about the hall, chatting and laughing, and even engaging Mr. Cannon in conversation, when Mr. Cushman paused in his speech, and stepping into the aisle half way to the speaker's desk, called out in unmistakable tones:

"Mr. Speaker, I trust I am not disturbing anybody by my remarks."

Attention was given to the rest of his speech and his constituents will soon be reading all about it in the "Record."

LEXINGTON SOCIETY.

(Special to The Times-Dispatch.)

LEXINGTON, VA., May 7.—Cards have been received in Lexington announcing the marriage of Mr. Lynwood R. Holmes and Miss Mary M. Parson, daughter of Mrs. S. C. Ege of Philadelphia, which took place in that city Thursday, April 28th. Mr. Holmes is the youngest son of the late Joseph B. Holmes, of Lexington, and is now located in Philadelphia.

Mrs. John R. Anderson, who spent the winter in New Orleans with her daughter, Mrs. Brown Ayres, has returned to Lexington for the summer. She was accompanied by her son, Mr. J. William Anderson, who has been engineering in Colorado.

Mrs. Robert E. Hutton and little daughter Buelah, are visiting relatives in Baltimore. They expect to return home this week, accompanied by Mr. Hutton, who has been in that city several weeks recupering from his recent illness.

Major J. H. Morrison, formerly a member of the Virginia Military Institute faculty, is spending the week in Lexington as the guest of Colonel John M. Brooke. Major Morrison now lives in Luray, Va.

Dr. Jas. Lewis Howe, of the Washington and Lee University faculty, was summoned this week to the bedside of his father, Dr. Francis A. Howe, of Newburyport, Mass.

Mr. and Mrs. W. B. F. Leech and daughter, Miss Ella Leech, of Rockbridge county, have returned from Florida, where they spent the winter.

PEOPLE IN CREWE.

(Special to The Times-Dispatch.)

VREWE, VA., May 7.—The public schools closed Friday. Miss Mamie Wade, teacher of fourth grade, leaves for Farmville Tuesday. Miss Rosamond Putzel, teacher sixth grade, will remain in Crewe several weeks before leaving for her home in Richmond.

Train Master, Samuel Nicholson, of the Norfolk and Western, has so far recovered from his recent illness, as to be able to walk about his room.

Mr. C. B. Lane, train dispatcher, of the Norfolk and Western, was summoned to Indiana Thursday, by a telegram, stating the serious illness of his mother. His little daughter, Lorine, accompanied him.

Mrs. H. A. Inge is visiting her son, J. B. Queensberry, at Forest.

Rev. S. A. Morton will hold revival services at his church, beginning the third Sunday. Rev. C. Elmore will assist him.

Miss Addie Hardaway, teacher of grade No. 3, in the public school, will visit in Richmond next week.

Mrs. J. W. Parker left Thursday for New York, she joins her husband who is in business there.

Mrs. T. S. Harlan gave a progressive flinch party Thursday night, in honor of her guests, Miss Virginia Wright and Mrs. Richard Jones, of Irginia Beach. Among those attending were: Mr. and Mrs. T. B. Oliver, Misses Annie Gills, Mamie Wade, Rosamond Putzel, Corinne Lewis, Preston Adams, Mary Sheffield, Carrie Morton, Mary Graham, Messrs. Shuffebarger, Lee, Burke, Woodson, Burton, Bryant.

Dainty refreshments were served at the close of the game.

WILMINGTON, N. C.

(Special to The Times-Dispatch.)

WILMINGTON, N. C., May 7.—Mr. and Mrs. Pembroke Jones closed up their elegant home at Airle-on-the-Sound this week and returned to New York. They spent over three months at their country winter home this season, and during that time entertained a large number of New York society leaders. Mr. and Mrs. Jones will sail for Europe before the first of June.

Major Reed, U. S. A., late of the Porto Rican service will arrive at Fort Caswell this month to take command of the post. He succeeds Major Lundeen, who was transferred to Fortress Monroe, Va.

Mr. H. Whiteman Nash, a popular young man of this city, who holds a lucrative clerical position in the office of Treasurer Jas. F. Post, of the A. C. L., has gone to the Pacific coast and will spend six months in California for his health.

Mr. and Mrs. Marcus W. Jacobi have returned from a pleasant visit to the National capital.

The World's Coldest City.

The coldest city in the world is Yakutsk, Eastern Siberia, in the empire of the czar and the Russians. It is the great commercial emporium of East Siberia and the capital of the province of Yakutsk, which, in most of its area of 1,017,683 square miles is a bare desert, the soil of which is frozen to a great depth. Yakutsk consists of about 400 houses of European structure, standing apart. The intervening spaces are occupied by winter yoorts, or huts of the Northern nomad, with earthen roofs, doors covered with hairy hides and windows of ice.

CATARRH

K'hawking and Spitting, Dropping into the Throat, Foul Breath,

CURED

THROUGH THE BLOOD

By Botanic Blood Balm (B. B. B.)

TO PROVE IT, SAMPLE SENT FREE,

Botanic Blood Balm (B. B. B.) has cured to stay cured more cases of Catarrh than all others remedies combined. B.B.B. kills or destroys the awful catarrhal poison in the blood which causes the symptoms, and thus makes a perfect lasting cure of the worst old cases.

SYMPTOMS.

The poison in the blood produces bad, offensive, fetid breath, bad teeth, and sickness of the stomach; in some cases vomiting up clots of phlegm; enlargement of the soft bones of the nose, affecting sence of smell, ulcerations of the mucous membranes; hawking, spitting up lumps, weak stomach, nose bleeding, headaches, snoring while asleep, stopping up of the nose; thin, hot blood, all run down, specks flying before the eyes, low spirited, etc. Botanic Blood Balm (B. B. B.) forces its way through every blood vessel and vein, expelling all catarrhal poison that stands in its way, permanently removes every symptom and thus makes a perfect cure. B. B. B. sends a flood of rich, pure blood direct to the affected parts, giving warmth and strength just where it is needed.

Deafness, Ringing in the Ears, Head Noises.

Nearly all cases of Deafness are caused by Catarrhal Poison in the blood. The air passages become clogged by catarrhal deposits stopping the action of the vibratory bones. Thousands of sufferers from even total deafness have had their hearing permanently restored by taking B. B. B. for catarrh. B. B. B. gradually removes the catarrhal deposit from the air passages, thus making the nerves of the ear respond to the symptoms of approaching deafness and catarrh. B.B.B. never fails to remove ringing in the ears or head noises in a few weeks time. If deaf or hard of hearing try Botanic Blood Balm (B. B. B.). It may be the very remedy your system needs.

OUR GUARANTEE.—Take a large bottle of Botanic Blood Balm (B.B.B.) as directed on label, and when the right quantity is taken a cure is certain, sure and lasting. If not cured your money will promptly be refunded without argument.

Botanic Blood Balm (B.B.B.) is Pleasant and safe to take. Thoroughly tested for 30 years. Composed of Pure Botanic Ingredients. Strengthens Weak Kidneys and Stomachs, cures Dyspepsia. Sold by all Druggists, $1. Per Large Bottle, with complete direction for home cure. Sample Sent Free by writing Blood Balm Co., Atlanta, Ga. Describe your trouble, and special free medical advice, to suit your case, will be sent in sealed letter.

If you eat "FORCE" regularly, it's more than likely I shall have to square myself with your druggist.

But I shan't mind that.

Sunny Jim

Concentration, and energetic action, wear out Brain and Nerve, and make the body cry aloud for drugs, unless the waste they cause is made good by foods rich in Phosphates and Nitrogen.

"FORCE" is such a food, consisting of the Phosphates, Nitrogen, and Protein of wheat, malted into quick digestibility with Barley. Served cold, with Cream, it is delicious.

YOUNG RICHMOND MAN HERO IN PHILIPPINES

Lieutenant Samuel G. Talbot, of This City, Rewarded for Heroism by Promotion.

Lieutenant Samuel G. Talbot of Richmond, has recently been honored by promotion as a reward for bravery in the Philippines. The modest young officer, who is now in California, had nothing to say about his deed, until from other sources an account of the episode found its way into a San Francisco paper. The story is thus told:

"It was discovered yesterday that the Twenty-eighth Infantry contains on its roster no less than three heroes, whose experience in Mindanao, in face of one of the dreadful Moro juramentados, had been unknown to the others whose heroic adventures had taken them in different directions. The three knights of the remarkable adventure are Lieutenant Samuel G. Talbot, Sergeant Auman and Private Simpson. Lieutenant Talbot was yesterday made battalion quartermaster, and the non-commissioned officer and private are in Company E, Twenty-eighth infantry.

LIEUT. SAM'L G. TALBOT, From a Photograph Taken Several Years Ago.

"It seems that while the regiment was stationed in Jolo a party consisting of Lieutenant Talbot and three enlisted men, during a scrap with the natives, were sent into a jungle. They had to crawl under a scragly bush in single file, Private Simpson going first, Talbot being second and Corporal Auman third. A juramentado, one of the fanatic Mohammedans who take the oath to kill Christians, believing they will be translated into regions of everlasting bliss, if they are killed in the process, rushed out from the other side of the bush with a spear.

"The Moro stabbed Simpson with the spear, which went through the soldier's collar bone and came out on the other side. The murderer then pulled the spear out, and made a dash at Lieutenant Talbot, knocking him over in the process. Talbot was afraid to fire for fear he would kill the soldier in front of him. Auman, however, promptly came to the rescue, and while the juramentado was wildly lunging at him, he turned against the assailant of the party and shot him rapidly three times, killing him and saving Lieutenant Talbot's life.

"Talbot leaned down and put his hand over Simpson's wound to stop the flow of blood, an act of kindness and humanity which had an equally heroic response in the wounded man, who said: "Never mind me, lieutenant; go on."

"For no less a speech than this, Colonel Mills, a distinguished graduate of West Point, received a medal of honor seven or eight months ago. Colonel Mills was badly shot at Santiago, having had one eye shot out, as well as several other wounds. When they were carrying him from the field he said: "Don't mind me; you may be needed at the front."

Lieutenant Talbot is a Richmond boy and has spent nearly all his life here. He is a son of the late Samuel G. and Lucy Lewis Talbot. His devoted grandmother, Mrs. Mary Lewis, is still a resident of Richmond, and Messrs. Burnett and Beverley C. Lewis are his uncles. Lieutenant Talbot is about 27 years old. He was graduated from the V. M. I. in the class of 1899, taught for two years and soon after being commissioned by president McKinley left for the Philippines. His command has but recently returned to the States.

ORANGE, VA.

(Special to The Times-Dispatch.)

ORANGE, VA., May 7.—An enjoyable progressive euchre party was given at Rose Hill, the beautiful residence of Mr. Stuart Bresee, Rapidan, Wednesday evening. The guests were: Mrs. Peyton, Misses Cross, Peter, of Baltimore; Kate and Page Williams, Eugie Grymes, Virginia Haisey, Antrim Moore, Armistead Taliaferro, Annie Reneley, Mrs. J. McComb, Mrs. Maddux, Mrs. Bresee, Messrs. Henry Holladay, Jr., C. Walker Lynn, J. Woodriff, R. C. Booton, Canes, Bresee, Le Roy Richards, Conway, Harry Warren, C. Williams, W. Graham, McComb, Kilby, Boogher, Drs. Phillips and Ricketts, Mrs. Conway, Mrs. Henry Warren. Prize winners are: first ladies, Mrs. Maddux, second, Mrs. McComb, First gentleman's prize, Mr. Henry Warren, second, Dr. Ricketts. Elegant refreshments were served, and enjoyed by all.

Mr. and Mrs. J. L. Davis, of Mt. Valley, in this county, have issued invitations to the marriage of their daughter, Mary Elizabeth, to Mr. Thomas Benjamin Jones, of Culpeper county, at Palmyra M. E. Church, on May 11th, at 1:30 o'clock.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1903, OF THE CONDITION AND AFFAIRS OF THE GERMAN-AMERICAN 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 PURSUANCE TO THE LAWS OF VIRGINIA.

President—WILLIAM N. KREMER.
Secretary—CHARLES G. SMITH.
Principal Office—58 LIBERTY STREET, NEW YORK.
General Agent in Virginia—JULIUS STRAUS.
Residence—RICHMOND, VA.
Organized or Incorporated—MARCH, 1872.
Commenced Business—MARCH 7, 1872.

CAPITAL.

Amount of capital stock subscribed	$1,500,000 00
Amount of capital stock paid up in cash	1,500,000 00

ASSETS.

Value of real estate owned by the company		$15,000 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		13,000 00
Interest accrued on all said mortgage loans		195 00
Value of land mortgaged, exclusive of buildings and perishable improvements	$ 8,000 00	
Value of buildings mortgaged (insured for $13,000 as collateral)	14,000 00	
Total value of said mortgaged premises (carried inside)	$22,000 00	

BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
United States registered 4 per cent	$ 105,000 00	$ 138,600 00
Brooklyn City registered 3 per cent	75,000 00	72,750 00
Brooklyn City School Building registered 3½ per cent	100,000 00	100,000 00
New York City Adj. Water registered 3 per cent	512,500 00	502,250 00
New York City Adj. Water registered 3½ per cent	50,000 00	50,000 00
New York City Department of Correction Building registered 3½ per cent	50,000 00	50,000 00
New York City Dock registered 3½ per cent	25,000 00	25,000 00
New York City Docks and Ferries registered 3½ per cent	50,000 00	50,000 00
New York City School House registered 3 per cent	115,284 00	112,978 00
New York City Schools in Brooklyn registered 3½ per cent	50,000 00	50,000 00
New York City Schools and Sites, Borough of Queens, registered 3½ per cent	25,000 00	25,000 00
New York City Revenue 4½ per cent	350,000 00	350,000 00
New Mexico refunding 6 per cent	10,000 00	11,600 00
Atchison, Topeka and Santa Fe Railway general 4 per cent	50,000 00	49,000 00
Atchison, Topeka and Santa Fe Railway debenture 4 per cent	75,000 00	69,750 00
Atchison, Topeka and Santa Fe Railway debenture 4 per cent	50,000 00	47,000 00
Atlantic Coast Line Railroad, collateral (Louisville and Nashville), 4 per cent	200,000 00	200,000 00
Baltimore and Ohio Railroad, first 4 per cent	100,000 00	100,000 00
Central Railroad of New Jersey, general coupon 5 per cent	50,000 00	63,500 00
Central Railroad of New Jersey, general registered 5 per cent	15,000 00	19,050 00
Chesapeake and Ohio Railway Company, general 4½ per cent	50,000 00	50,500 00
Chicago and Alton Railroad refunding 3 per cent	25,000 00	20,000 00
Chicago and Alton Railway, first lien 3½ per cent	25,000 00	18,250 00
Chicago and Eastern Illinois Railroad, first consolidated 6 per cent	25,000 00	32,250 00
Chicago and Northwestern Railway sinking fund 5 per cent	67,000 00	71,030 00
Chicago and Northwestern Railway sinking fund 6 per cent	37,000 00	41,440 00
Chicago and Northwestern Railway sinking fund debenture 5 per cent	55,000 00	61,600 00
Chicago and Northwestern Railway sinking fund debenture 5 per cent	30,000 00	31,200 00
Chicago, Burlington and Quincy Railroad, Chi. and Ia. 5 per cent	50,000 00	50,000 00
Chicago, Milwaukee and St. Paul Railroad, La Crosse 5 per cent	60,000 00	66,000 00
Chicago, Milwaukee and St. Paul Railroad, C. and P. W., 6 per cent	80,000 00	83,900 00
Chicago, Milwaukee and St. Paul Railroad, Southern Minn., 6 per cent	10,000 00	11,000 00
Chicago, Rock Island and Pacific Railroad, first 6 per cent	50,000 00	60,000 00
Cleveland, Col., Cin., and Ind. Railway Company, mort., 7 per cent	50,000 00	60,000 00
Cleveland, C. C. and St. L. Railroad, St. Louis Div., first 4 per cent	50,000 00	40,000 00
Erie Railroad, first consolidated 7 per cent	150,000 00	198,000 00
Erie Railroad, Pennsylvania collateral 4 per cent	75,000 00	60,000 00
Erie Railway general lien 4 per cent	100,000 00	85,000 00
Hocking Valley Railway Company, first consolidated 4½ per cent	75,000 00	77,250 00
Little Miami Railroad, first 5 per cent	25,000 00	25,000 00
Louisville and Nashville and Mobile and Montgomery Railroad, joint 4½ per cent	103,000 00	104,000 00
Louisville and Nashville Railroad unified 4 per cent	50,000 00	49,000 00
Louisville and Nashville Railroad, Southern 4 per cent	100,000 00	87,000 00
Minneapolis and St. Louis Railroad, Iowa Extension first 7 per cent	10,000 00	11,200 00
Minneapolis and St. Louis Railroad, first refunding 4 per cent	10,000 00	9,500 00
Minneapolis, St. Paul and Sault Ste Marie Railway, 4 per cent	25,000 00	22,000 00
Mobile and Ohio Railroad Company, Montgomery 5 per cent	50,000 00	56,000 00
Montana Central Railroad, first 6 per cent	55,000 00	71,500 00
Missouri Pacific Railway, first collateral 5 per cent	82,000 00	85,280 00
Missouri Pacific Railway 5 per cent	10,001 00	10,300 00
Missouri Pacific Railway Company consolidated first 6 per cent	50,000 00	58,500 00
Nashville, Chattanooga and St. Louis Railway, first 5 per cent	25,000 00	27,500 00
New York, Chicago and St. Louis Railroad first 4 per cent	45,000 00	45,900 00
New York, Lackawanna and Western Railroad, first 6 per cent	100,000 00	125,000 00
New York, Susquehanna and Western Railroad, first 5 per cent	25,000 00	27,500 00
New York, Susquehanna and Western Railroad terminal first 5 per cent	25,000 00	27,250 00
Norfolk and Western Railway, Pocahontas, 4 per per cent	100,000 00	87,000 00
Northern Pacific—Great Northern Railroad, joint 4 cent	150,000 00	135,000 00
Oregon Short Line 4 per cent, participating	122,000 00	111,020 00
Pennsylvania Company registered 4½ per cent	37,000 00	39,060 00
Pennsylvania Company coupon 4½ per cent	43,000 00	46,440 00
Pennsylvania Railroad convertible 3½ per cent	50,000 00	47,500 00
Rio Grand Western Railway, trust first 4 per cent	18,000 00	16,740 00
Southern Pacific Company, Central Pacific coll. 4 per cent	25,000 00	21,750 00
Southern Railway Company, first consolidated 5 per cent	150,000 00	166,500 00
St. Paul, Minn. and Man. Railway, first consolidated 6 per cent	71,000 00	91,530 00
St. Lawrence and Adirondack Railroad Company, first 5 per cent	25,000 00	25,250 00
St. Louis, Iron Mountain and Southern Railway, unified and refunding 4 per cent	50,000 00	42,000 00
St. Louis, Iron Mountain and Southern Railway, general cons., 5 per cent	75,000 00	82,500 00
St. Louis and San Francisco Railroad, refunding 4 per cent	50,000 00	41,000 00
Santa Fe, Prescott and Phoenix Railway, first 5 per cent	29,000 00	30,450 00
Union Pacific Railway, first lien 4 per cent	50,000 00	46,500 00
Union Pacific Railway, 4 per cent	50,000 00	50,000 00
Utah and Northern Railroad, first 7 per cent	10,000 00	11,000 00
West Shore Railway Company, first guaranteed registered 4 per cent	44,000 00	46,640 00
West Shore Railway Company, first guaranteed coupon 4 per cent	6,000 00	6,360 00
Columbus and Ninth Avenue Railroad, first 5 per cent	25,000 00	28,500 00
Lexington Avenue and Pavonia Ferry Railway, first 5 per cent	25,000 00	28,500 00
Minneapolis L. and M. Street Railway 5 per cent	25,000 00	25,000 00
Metropolitan Street Railway 5 per cent	35,000 00	38,850 00
New York Gas and Electric Light, Heat and Power Company, 4 per cent	25,000 00	22,500 00
Thirty-fourth Street Crosstown Railway 5 per cent	50,000 00	53,500 00
Troy (N. Y.) City Railway Company, 5 per cent	25,000 00	27,750 00
Edison Electric Illuminating Company of New York, first 5 per cent	35,000 00	38,550 00
Kanawha and Hocking Coal and Coke Company, 5 per cent	80,000 00	80,000 00
Western Union Telegraph Company 5 per cent	25,000 00	25,000 00
Standard Gas Light Company 5 per cent	25,000 00	28,250 00
Albany and Susquehanna Railroad, 100 shares	10,000 00	20,000 00
Baltimore and Ohio Railroad, preferred 1,500 shares	100,000 00	136,000 00
Baltimore and Ohio Railroad, common 2,400 shares	240,000 00	168,000 00
Cayuga and Susquehanna Railroad, 1,000 shares	50,000 00	60,000 00
Chicago, Milwaukee and St. Paul Railroad, preferred 2,500 shares	250,000 00	430,000 00
Chicago, Milwaukee and St. Paul Railroad, common, 1,200 shares	120,000 00	162,000 00
Chicago and Northwestern Railroad preferred 700 shares	70,000 00	145,600 00
Chicago and Northwestern Railroad, common, 700 shares	70,000 00	105,000 00
Cleveland, C. C. and St. Louis Railroad, preferred 500 shares	50,000 00	52,500 00
Detroit, Hillsdale and Southwestern Railroad, 200 shares	20,000 00	20,000 00
Delaware and Hudson Company, 1,000 shares	100,000 00	160,000 00
Erie Railroad, first preferred 500 shares	50,000 00	30,000 00
Hocking Valley Railway Company, preferred, 1,122 shares	112,200 00	93,126 00
Illinois Central Railroad, 1,500 shares	150,000 00	180,000 00
Lake Erie and Western Railroad Company, preferred 300 shares	30,000 00	27,000 00
Louisville and Nashville Railroad, 100 shares	10,000 00	10,000 00
Minneapolis and St. Louis Railroad, second preferred, 100 shares	10,000 00	8,500 00
Morris and Essex Railroad, 1,200 shares	60,000 00	105,000 00
New York and Harlem Railroad, 2,033 shares	131,650 00	513,435 00
New York Central and Hudson River Railroad, 500 shares	50,000 00	55,000 00
New York, New Haven and Hartford Railroad, 649 shares	64,000 00	123,310 00
New York, Lackawanna and Western Railroad, 200 shares	20,000 00	25,000 00
Norfolk and Western Railway, preferred 1,000 shares	100,000 00	80,000 00
Norfolk and Western Railway, common 500 shares	50,000 00	25,000 00
Northern Securities Company, 1,000 shares	100,000 00	70,000 00
Pennsylvania Railroad, 9,666 shares	333,300 00	366,630 00
Pittsburg, C. C. and St. Louis Railroad, preferred 750 shares	75,000 00	71,250 00
Pittsburg, Fort Wayne and Chicago Railroad, 450 shares	45,000 00	78,750 00
Rensselaer and Saratoga Railroad, 500 shares	50,000 00	95,000 00
Southern Railway Company, preferred, 2,450 shares	245,000 00	183,750 00
Union Pacific Railroad, preferred, 2,500 shares	250,000 00	212,500 00
American Exchange National Bank, 100 shares	10,000 00	20,000 00
Central National Bank, 400 shares	40,000 00	56,000 00
Fourth National Bank, 400 shares	40,000 00	76,000 00
German American Bank, 221 shares	10,575 00	23,205 00
Merchants National Bank, 90 shares	4,500 00	7,200 00
National Bank of Commerce, 526 shares	52,600 00	105,200 00
Merchants Trust Company, 150 shares	15,000 00	26,250 00
New York Security and Trust Company, 200 shares	20,000 00	100,000 00
Consolidated Gas Company, 1,680 shares	168,000 00	294,000 00
Manhattan Elevated Railway Company, 1,000 shares	100,000 00	130,000 00
Metropolitan Street Railway, 700 shares	70,000 00	70,000 00
Pullman Company, 400 shares	40,000 00	80,000 00
Standard Oil Company, 700 shares	70,000 00	385,000 00
Total par and market value (carried out at market value)	$9,092,509 00	$10,797,194 00

Cash in the company's principal office		$10,797,194 00
Cash belonging to the company in bank		72,451 03
Interest due and accrued on bonds not included in market value		358,160 89
Interest due and accrued on collateral loans		50,504 75
Gross premiums (as written in the policies) in course of collection, not more than three months due		2,649 09
Amount of premiums unpaid on policies which have been issued more than three months, inside	$7,642 40	910,365 08
Aggregate amount of all assets of the company stated at their actual value		$12,228,528 64

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$134,321 00	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	530,906 00	
Losses resisted, including interest, costs and other expenses thereon	49,047 00	
Total gross amount of claims for losses	$714,274 00	
Deduct reinsurance thereon	115,813 75	
Net amount of unpaid losses		$ 598,460 25
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, $3,416,218.38; unearned premiums (50 per cent.)	$1,708,109 19	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $4,449,873.76; unearned premiums (pro rata)	2,394,001 03	
Total unearned premiums as computed above		4,102,110 22
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		17,833 07
Commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, $176,781.15; Return premiums, $3,682.10; Reinsurance, $196,412.26		376,875 51
Total amount of all liabilities, except capital stock and net surplus		$5,095,279 03
Joint stock capital actually paid up in cash		1,500,000 00
Surplus beyond capital and all other liabilities		5,633,249 59
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$12,228,528 64

RECEIPTS DURING THE YEAR.

	Fire.
Gross premiums and bills unpaid at close of last year	$ 911,720 26
Deduct amount of same not collected	2,315 77
Net collected	$ 909,404 49
Gross premiums on risks written and renewed during the year	7,656,215 47
Total	$8,565,619 96
Deduct gross premiums and bills in course of collection at this date	927,007 43
Entire premiums collected during the year	$7,638,612 53
Deduct reinsurance, rebate, abatement and return premiums	2,723,738 00
Net cash actually received for premiums	$4,914,874 53
Received for interest on mortgages	520 00
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources	400,806 37
Income received from all other sources, viz.: Rents, $1,200; uncollectable accounts charged to profit and loss in 1902, collected in 1903, $486.82	1,686 82
Received for calls on capital, $913,680; for increased capital, $500,000	1,413,680 00
Aggregate amount of receipts actually received during the year in cash	$6,731,568 22

DISBURSEMENTS DURING THE YEAR.

	Fire.	
Gross amount actually paid for losses (including $455,431.81 losses occurring in previous years)	$3,063,023 33	
Deduct all amounts actually received for salvage (whether on losses of the last or of previous years) $80,023.60, and all amounts actually received for reinsurance in other companies, $754,178.13. Total deduction	784,801 52	
Net amount paid during the year for losses		$2,269,121 51
Cash dividends actually paid stockholders during the year		600,000 00
Paid for commission or brokerage		899,180 23
Paid for salaries, fees, or other charges of officers, clerks, agents and all other employes		224,023 07
Paid for taxes, etc.		128,647 14
All other payments and expenditures		430,983 59
Aggregate amount of actual disbursements during the year, in cash		$4,482,455 84

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

	Fire.
Risks written	$3,040,825 00
Premiums received (gross)	34,112 13
Losses paid	14,034 00
Losses incurred	15,540 00

(Signed) WM. N. KREMER, President.
(Signed) C. G. SMITH, Secretary.

State of New York, city of New York—ss:
Sworn to January 29, 1904, before CHARLES EDGAR MILLS, Commissioner.

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