SOCIAL AND PERSONAL

Just a Smile.

You can drive the clouds away
With a smile,
Just a smile;
Turn the darkness into day
With a smile,
Just a smile;
Oh, there's nothing, when a man
Feels the weight of sorrow's yoke,
In this whole wide world that can
All distress and grief revoke,
As a smile,
Just a smile.

How the way is brightened up
By a smile,
Just a smile;
Sweetened is the bitter cup
By a smile,
Just a smile;
Oh, the world may frown at you,
And your spirits try to blight,
But the skies are ever blue,
If you always have in sight
Just a smile;
Merry smile.

It's a simple little thing,
Is a smile,
Just a smile;
But 'twill joy and gladness bring,
Will a smile,
Just a smile;
Many hearts will dry their tears
And go singing on their way,
And they'll put away their fears,
Thinking of the glad to-day,
By your smile,
Gladsome smile.

How the heavy burdens fall,
By a smile,
Just a smile;
Hope again beams over all,
By a smile,
Just a smile;
Lonely lives are cheered each day,
Duties lightened, hearts made glad,
Heaven's beauty fills the way,
If to kindly words you'll add
Just a smile;
Happy smile!

—E. A. Brininstool.

Annual Meeting U. D. C.

The Richmond Chapter, Daughters of the Confederacy, held their annual meeting last afternoon in Lee Camp Hall.

A large number of members were present. Mrs. N. V. Randolph was in the chair, and the meeting was opened with prayer.

The report of the president was followed by a comprehensive one from Mrs. B. A. Blenner, the recording secretary, that gave a review of the entire work of the past year.

The report of the treasurer, Mrs. Hugh Miller, showed careful account taken of disbursements and receipts and placed the chapter membership at over five hundred. These two reports were received with a rising vote or thanks.

A letter was read from Mrs. T. Crawford Redd, the corresponding secretary, tendering her resignation on account of ill health. The resignation was accepted with many expressions of regret, and with the hope that Mrs. Redd's health would soon be sufficiently restored for her to take up her chapter work again.

Mrs. Dabney Carr, chairman of the Soldiers' Home Committee, made a report of her committee work in regard to entertainments for the amusement of the veterans and to provide for them luxuries, that, as Mrs. Randolph pointed out, were hard to procure for the seventy inmates of the hospital, from the small appropriation made by the State.

Mrs. Randolph read a letter from Mrs. Sue Maury Halsey, of Philadelphia, referring to the kindness shown by Colonel A. K. McClure, of that city, who had done all he could to assist Mrs. Maury in the organization of a chapter of the United Daughters of the Confederacy in Philadelphia, and who had introduced her and her friends to a Northern audience as "women who deserved honor because they honored their dead."

Mrs. Randolph requested as many members of the chapter as possible to attend Colonel McClure's lecture in behalf of the Home for Needy Confederate Women, to be given in the Academy of Music March 14th. Mention was also made of the courtesy of Miss Alberta Gallatin, the granddaughter of General Jenkins, C. S. A., who is to play "A Clean Slate" at the Academy this week, and who sent box tickets to the president and secretary of the chapter.

Miss Gilliam, Mrs. Freeman, Mrs. Victor Shelburne and Mrs. McAllister, transferred from the Winchester Chapter, were received as new members.

Officers elected were Mrs. Walter Christian, first vice-president; Mrs. Edward Valentine, second vice-president Mrs. B. A. Blenner, recording secretary; Mrs. J. A. Timberlake, corresponding secretary,

"Booke Shope" to Open.

The old English "Booke Shope," to open next Tuesday, March 14th, at No. 110 East Franklin Street, opens a very appropriate channel for Lenten interest and entertainment. The interior of the shop will be most attractively fitted up with well filled book shelves and pots of gayly blooming flowers, to be disposed of by a number of charming young society shopwomen that have volunteered to assist Mrs. Patterson, the librarian and director of the sale. The sale will take place under the auspices of the King's Daughters' Circle, of which Mrs. Patterson is leader, and the profits will be used to carry on the charitable work of the circle.

Miss Streau to Exhibit.

Miss Maria Judson Streau, of New York city, most favorably known to Richmond people through her work seen here at former spring exhibits, has indicated to Miss Elizabeth Rodman Selden her intention of becoming an exhibitor for this year.

It is hoped that John W. Alexander, whose pictures shown for two successive years in Richmond, will again send one of his canvases. He has recently sold his famous painting, hung here in 1903, and called "A Ray of Sunlight," to the Minneapolis Fine Arts Museum. People in New York are greatly admiring his recently finished canvas, called "A Butterfly."

Miss Taylor Entertains.

Miss Alice Whiting Taylor entertained her friends with a delightful birthday party on the evening of March 2d.

One of the most enjoyable features of the evening was a photograph contest, in which Mr. Hinchman won the prize for identifying the largest number of photographs. Another delightful game was the picture drawing in which Miss Elsie Payne received the prize. Other games were a "Magazine Party," "Memory Test" and "Bean Game."

At 11 o'clock, the guests repaired to the dining room, where delicious refreshments were served. The color scheme was pink. Beautiful pink candelabra lent a soft glow to the happy scene, and exquisite carnations added to the beauty of it.

Miss Taylor received many beautiful presents, and the good wishes of all present.

Guests were Misses Eva M. Timberlake, Mittie M. Points, Elsie Payne, Blanche Jennings, Marie Adam, Lyle W. Parkinson, Nannie Martin, Florrie Parkinson, Annie Roy Taylor and Alice Whiting Taylor; Messrs. John D. Hinchman, James G. Trant, Wilmer P. Chandler, Andrew H. Bowen, L. C. Bell, Frank Chamblee, Sam Lacy, T. W. Ozlin, Dr. D. P. Cannady, W. M. Allen and Chamblee.

Engagement Announced.

Captain and Mrs. George W. Kurtz, of Winchester, have issued invitations for the marriage of their daughter, Miss Katharine Graham Kurtz, to Mr. C. Vernon Eddy. The marriage will take place on Wednesday, March 22d, at the residence of the bride's parents, No. 21 South Loudoun Street, Winchester, Va., the Rev. James R. Graham, D. D., pastor emeritus of the Presbyterian Church, being the officiating clergyman.

The bride-elect is recognized as one of the most attractive of all of the pretty Winchester girls, and is decidedly popular, being a general favorite among a large circle of friends and acquaintances.

Mr. Eddy is the youngest son of the late Newton Eddy, who was one of Winchester's leading citizens.

Collins—Underwood.

Miss Zipporah Underwood, daughter of Mr. and Mrs. J. H. Underwood, No. 198 Charlotte Street, Norfolk, and Mr. William G. Collins, were married Tuesday afternoon at 5 o'clock in the First Baptist Church, Norfolk, by the pastor of the church, the Rev. Calvin S. Blackwell, D. D. The church was prettily decorated with Easter lilies, palms and ferns.

The bride wore a gown of white silk chiffon over taffeta, and carried Bride's roses. She was attended by her sister, Miss Clara Underwood, as maid of honor, who wore white mousseline over pink taffeta, a black picture hat, and carried pink carnations. The flower girl, Miss Margarette Underwood, niece of the bride, wore white chiffon, and carried a basket of pink and white carnations.

The groom entered with his brother, Mr. F. C. Collins, of Roanoke, the best man. The ushers were Dr. R. C. Ruedy, of Washington, D. C.; H. T. Wright, of Portsmouth; S. H. Underwood, W. S. Whitehurst, S. A. Watkins and W. D. Coates, of Norfolk.

Mr. and Mrs. Collins took the Old Dominion steamer for a bridal trip North.

Inman—Schlief.

The home of Mr. George W. Schlief, in East Marshall Street, was the scene yesterday evening at 7:15 o'clock of a very pretty but quiet wedding, only the immediate family being present, when his daughter, Miss Fannie Lee, became the wife of Mr. Guy A. Inman, the Rev. George H. Spooner, of Broad Street Methodist Church, officiating.

The bride, who is an exceedingly attractive and popular young lady, was gowned in a going-away suit of tan cloth.

Mr. Inman is a young business man of this city, being a member of the firm of G. A. Inman & Company, and enjoys a wide acquaintance.

After the ceremony Mr. and Mrs. Inman left on the 8:05 R., F. and P. train for the North. Upon their return they will be at home to their friends in No. 2308 West Main Street.

University Entertains Baltimore.

The Glee and Mandolin Clubs of the University of Virginia will give a concert in Baltimore this evening, and it promises to be a decided social event. The concert will be given under the auspices of the Maryland Alumni.

Annual Meeting.

The annual meeting of the board of managers of the Retreat for the Sick will be held in the board rooms of the hospital at noon on March 16th. All members are requested to be present.

Medical Society.

There will be a meeting of the Church Hill Medical Society on Thursday, March 9th, at 8:30 P. M. The meeting promises to be a very interesting one, and a large attendance is anticipated.

Shrove Tuesday Dance.

On Tuesday evening the students of the Richmond Art Club gave a dance in the Art Club rooms, on Madison and Grace Streets, with the assistance of their class instructor, Miss Harriott Lee Tallaferro. It proved to be a most enjoyable affair, and was kept up until late in the evening.

Among those present were Miss Harriot Lee Tallaferro, Miss Katherine Gunn, Mrs. Gunn, Misses Schrieber, Duncan, Schaaf, Ethel McCall, Agnes da Ponte, Bernard Cocke, Julia Wooldridge, Polly Robins, Gertrude Clark, Adele Clarke, Roy Sands, Bessie and Ella Hammond, Nora Houston, Mamie and Sarah Baughman, Elizabeth Rodman Selden, Mrs. Irving Clark, Miss Leah Tallaferro, of Gloucester; Messrs. Binford, Wamer, James, Lee, Regester, Swartout, Stitt, Fisher, Sutton, Rawlings, Kydd, Fitzhugh, Montague, Raleigh, Tallaferro, Pfeifer, Watkins, Pemberton, Christian, Chalkley, Jones, Merrell, and others.

Senator Martin the Orator.

Senator Thomas S. Martin has accepted the invitation to act as alumni orator at the installation of President Edwin A. Alderman, of the University of Virginia, on April 13th.

Personal Mention.

Miss Louise Loving has returned home after having spent several weeks with friends in Norfolk.

• • •

Miss Eleanor C. Wheat, of Lynnwood, Va., sister of the late Dr. Lewis Wheat, arrived in Richmond Tuesday night on a visit to her sister-in-law, Mrs. Wheat, at 822 West Grace Street.

• • •

Miss Carrie Pace Neal, who has been visiting her cousin, Mrs. W. W. Hits, of Louisville, Ky., will return to-day.

• • •

Miss Edna Blanton is visiting Mrs. W. S. Bronson, of 1115 Roanoke Street, Washington.

• • •

Mrs. Mattie L. Richardson is visiting her daughter, Mrs. I. W. Eason, on Colonian Avenue, Norfolk.

• • •

Invitations have been received to the marriage of Miss Pearl Sawyer and Mr. George H. Tweedy, both of Norfolk. The wedding will take place on March 27.

• • •

Mrs. Thomas S. Martin, wife of United States Senator Martin, accompanied by her little son, is in Smithfield to visit her father, Colonel C. Fenton Day.

• • •

Mr. and Mrs. Smallman, of Richmond, were among the guests at the brilliant reception and dance given by the Virginia Club, of Norfolk, on Monday night.

• • •

Miss Ruby Thomas, of Richmond, and Miss E. Mercer French, of Newport News, will leave on April the 1st for Grand Forks, North Dakota, to spend two months with friends.

• • •

Miss Hazel Joynes is visiting Miss Nannie Wood, on Mallory Avenue, Hampton.

• • •

Mr. and Mrs. Wallace, A. Payne, of Staunton, are spending several days in Richmond.

• • •

Miss Myrtle Woodward has returned to her home in Roanoke, after a pleasant stay in this city.

• • •

Mr. N. C. Watts, of Staunton, is spending a few days in the city.

• • •

Mrs. Wilmer D. Turner is quite sick at her home, No. 421 Elm Street, Lee District.

• • •

Mrs. Poole, of Maryland, is visiting her daughter, Mrs. Louie Hankins, at 215 East Franklin Street.

POEMS YOU OUGHT TO KNOW

Whatever your occupation may be, and however crowded your hours with affairs, do not fail to secure at least a few minutes every day for refreshment of your inner life with a bit of poetry.—Professor Charles Eliot Norton.

No. 438.

HOW'S MY BOY.

By DOBELL.

Sydney Thompson Dobell (1824-1874) was a native of Cranbrook, England. His earliest poetical productions appeared under the pseudonym of "Sydney Yendys." Yendys is Sydney spelled backwards.

Miss Bronte, author of "Jane Eyre," was one of his friends and correspondents.

"HO, sailor of the sea!
How's my boy—my boy?"
"What's your boy's name, good wife,
And in what ship sailed he?"

"My boy John—
He that went to sea—
What care I for the ship, sailor?
My boy's my boy to me.
You come back from sea,
And not know my John?
I might as well asked some landsman
Yonder down in the town.
There's not an ass in all the parish
But he knows my John.
How's my boy—my boy?

And unless you let me know,
I'll swear you are no sailor,
Blue jacket or no—
Brass buttons or no, sailor,
Anchor and crown or no!
Sure his ship was the Jolly Briton—"
"Speak low, woman, speak low!"

"And why should I speak low, sailor,
About my own boy John?
If I was loud as I am proud,
I'd sing him over the town!
Why should I speak low, sailor?"

"That good ship went down!"

"How's my boy—my boy?
What care I for the ship, sailor?—
I was never aboard her!
Be she afloat or be she aground,
Sinking or swimming, I'll be bound
Her owners can afford her!
I say, how's my John?"—

"Every man on board went down,
Every man aboard her!"

"How's my boy—my boy?
What care I for the men, sailor?
I'm not their mother—
How's my boy—my boy?
Tell me of him and no other!
How's my boy—my boy?"

Fiona Adell.

This series began in The Times-Dispatch Sunday, October 11, 1903. One is published each day

THE DARROW ENIGMA.

By MELVIN L. SEVERY.

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CHAPTER I—Continued.

All eyes were turned toward Latour, but he made no sign either of affirmation or dissent. With his eyes closed and his hands falling listlessly in front of him, he sat in a half-collapsed condition, like one in a stupor. M. Godin shifted uneasily in his chair, as if he could not remain silent much longer. Maitland proceded with calm deliberation:

"Mr. Clinton Browne——"

But he did not finish the sentence. At the name "Mr. Clinton Browne" he was interrupted by a sudden commotion at the rear of the room, followed by a heavy fall which shook the whole apartment. We all turned and looked toward the door. Several men had gathered about someone lying upon the floor, and one of them was throwing water in the face of the prostrate man. Presently he revived a little, and they bore him out into the cooler air of the corridor. It was Clinton Browne. The great tension of the trial, his own strong emotions, and the closeness of the room had doubtless been too much for him. I could not but marvel at it, however. Here were delicate women with apparently little or no staying power, and yet this athlete, with the form of a Mars and the fibre of a Hercules, must be the first to succumb. Verily, even physicians are subject to surprises!

When quiet had been fully restored Maitland continued:

"I was about to say when the interruption occurred that Mr. Clinton Browne and Mr. Charles Herne would both testify to the fact that a very sensible time elapsed between the delivery of the blow and the death of the victim. You will see, therefore, that I shall prove to your satisfaction that Mr. Darrow's death did not result from prussic acid, as stated by the prisoner. I shall show you that a chemical analysis of the wound made in my laboratory shortly after the murder gave none of the well known prussic-acid reactions. I shall prove to you that John Darrow sprang to his feet after receiving the blow which caused his death. That he clutched at his throat, and that, after an effort consuming several seconds, he spoke disjointedly. I shall convince you that if he had been poisoned in the manner described he would have been dead before he could have so much as raised his hand to his throat. We have been very particular to make sure the exact nature of the poison which it is claimed was used, so there can be no possible doubt upon this point. I shall show you further that the little Capucin monkey which M. Latour says he killed is still alive, and I will produce him if necessary, and will challenge M. Latour, or anyone else for that matter, to put him through the drill which it is claimed he has been taught. I shall inform you that, since I claim the monkey had no part in Mr. Darrow's death, I could not, during my examination of the prisoner, have been stating anything from knowledge when I spoke of the manner in which he had trained the animal, and gave details which M. Latour accepted as those of the murder. My sole effort was to state a plausible way, in order to see if the prisoner would not adopt it as the actual course pursued. I also coupled with this the killing of the monkey (though I knew the animal was still alive), that I might see if M. Latour would follow my lead in this also. You have seen that he did so; that he indorsed my guesses where they were purely guesses, and that he also accepted the one statement I knew to be false. I shall therefore ask you to consider about what the chances are that a series of guesses like those which I made would represent the exact facts as M. Latour has claimed, while at the same time you do not lose sight of the undeniable fact that upon the only detail regarding which I had positive information, M. Latour bore false testimony."

Here Maitland whispered to Jenkins, who in turn spoke to the sheriff or some other officer of the court. I would have given a good deal just then to have been able to translate M. Godin's thoughts. His face was a study. Maitland immediately resumed:

"It has been positively stated by M. Latour that he gambled with Mr. Darrow on Decatur Street between the 1st and 15th day of March. This is false. In the first place it can be shown that while Mr. Darrow occasionally played cards at his own home, he never gambled, uniformly refusing to play for even the smallest stake. Furthermore, Mr. Darrow's physician will testify that Mr. Darrow was confined to his bed from the 25th day of February to the 18th day of March, and that he visited him during that time at least once, and oftener twice, every day.

"Again: M. Latour asserts that he never saw M. Godin till the day of his arrest, and M. Godin asserts that he never entered M. Latour's rooms until that day. I have a photograph and here a phonographic record. The picture shows M. Latour's rooms with that gentleman and M. Godin sitting at a table and evidently engaged in earnest conversation. This cylinder is a record of a very interesting portion of the conversation—M. Godin will please not leave the room!"

This last was said as M. Godin started toward the door. The officer to whom Jenkins had recently spoken laid his hand upon the detective and detained him. "We may need M. Godin," Maitland continued, "to explain things to us.

"I invite your attention to the fact that M. Godin has testified that he was assisted in his search for Mr. Darrow's murderer by certain library slips which he saw M. Latour make out in two different names. He has also testified that he did not know even the names of any of the books procured on these slips, and that one of them, entitled 'Poisons, Their Effects and Detection,' he not only never read, but never even heard of. I shall show you that all of these books were procured with M. Godin's knowledge, and that most of them were read by him. I shall prove to you beyond a doubt that he has not only heard of this particular work on poisons, but that he has read it and placed his unmistakable signature on page 469 thereof beside the identical paragraph which suggested to Mr. Darrow's murderer the manner of his assassination!" M. Godin started as if he had been stabbed, but quickly regained his self-control as Maitland continued: "Here is the volume in question. You will please note the thumb-mark in the margin of page 469. There is but one thumb in the world that could have made that mark, and that is the thumb you have seen register itself upon this letter. It is also the thumb that made this paint smutch upon this slip of glass."

All eyes were turned upon M. Godin. He was very pale, yet his jaw was firmly set and something akin to a defiant smile played about his handsome mouth. To say that the audience was amazed is to convey no adequate idea of their real condition. We felt prepared for anything. I almost feared lest some sudden turn in the case might cast suspicion upon myself, or even Maitland. Without apparently noticing M. Godin's discomfiture, George continued:

"M. Godin has testified that he sometimes plays cards, but only for a small stake—just enough, he says, to make it interesting. I shall show you that he is a professional gambler as well as a detective.

"The morning after the murder was committed I made a most careful examination of the premises, particularly of the grounds near the eastern window. As the result of my observations, I informed Miss Darrow that I had reason to believe that her father had been murdered by a person who had some good motive for concealing his footprints, and who also had a halting gait. The weight of this person I was able to estimate at not far from one hundred and thirty-five pounds, and his height as about five feet and five inches. I also stated it as my opinion that the person who did the deed had the habit of biting his finger nails, and a particular reason for sparing the nail of the little finger and permitting it to grow to an abnormal length. This was not guesswork on my part, for in the soft soil beneath the eastern window I found a perfect impression of a closed hand. Here is the cast of that hand. Look well at it. Notice the wart upon the upper joint of the thumb, and the crook in the third finger where it has evidently been broken. M. Godin says he never entered the yard of the Darrow estate, except on the night of the murder in company with Messrs. Osborne and Allen, and that then he merely passed up and down the front walk on his way to and from the house, yet the paint-mark on this slip of glass was made by his thumb, and the glass itself was cut by me from the eastern window of the Darrow house—the window through which the murder was committed. This plaster cast was taken from an impression in the soil beneath the same window on the morning after the murder. The hand is the hand of M. Godin. You will note that one of this gentleman's feet is deformed and that he habitually halts in his walk."

We all glanced at M. Godin to verify these assertions, but that gentleman folded his arms in a way to conceal his hands and thrust his feet out of sight beneath the chair in front of him, while he smiled at us with the utmost apparent good nature. He would be game to the last, there was no doubt of that.

Maitland recalled our attention by saying:

"Officer, you will please arrest M. Godin!"

An excited whisper was heard from every corner, and many were the half-audible comments that were broken off by the imperative fall of the crier's gavel. So tense had been the strain that it was some time before complete order could be restored. When it was again quiet Maitland continued:

"Your Honor and Gentlemen of the Jury: We will rest our case here for to-day. To-morrow, or rather Monday, we shall show the strange influence which M. Godin exercised over M. Latour, as well as M. Latour's reasons for his confession. We shall endeavor to make clear to you how M. Latour was actually led to believe he had murdered John Darrow, and how he was bribed to confess a crime committed by another. Of the hypnotic power of M. Godin over M. Latour I have indisputable proof, though we shall see that M. Godin by no means relied wholly upon this power. We shall show you also that sufficient time elapsed to enable M. Godin, by great skill and celerity, to make away with the evidences of his guilt in time to enable him to be present with Messrs. Osborne and Allen at the examination. In short, we shall unravel before you a crime which, for cleverness of conception and adroitness of execution, has never been equalled in the history of this community."

Maitland, having thus concluded his remarks by dropping into a courteous plural in deference to Mr. Jenkins, the court adjourned until Monday, and I left Gwen in Maitland's charge while I hurried home, fearful lest I should not be the first to bring to Jeannette the glad news of her father's innocence, for I had not the slightest doubt of Maitland's ability to prove conclusively all he had undertaken.

(To be Continued To-morrow.)

THE JAPS

are not cutting any deeper into the Russian lines than we are cutting into the prices of lots of odd pieces of Furniture, which we must get rid of to make room for our new Spring Baby Carriages, Go-Carts and Alaska Refrigerators.

Watch our right window for astonishing bargains.

CHAS. G. JÜRGENS SON
419, 421 EAST BROAD ST.

ANNUAL STATEMENT FOR THE FISCAL YEAR ENDING THE 31ST DAY OF DECEMBER, 1904, OF THE ACTUAL CONDITION OF THE SECURITY LIFE AND ANNUITY COMPANY OF AMERICA, ORGANIZED UNDER THE LAWS OF THE STATE OF VIRGINIA, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS FOR THE COMMONWEALTH OF VIRGINIA, PURSUANT TO THE LAWS OF VIRGINIA.

Name of the company in full—SECURITY LIFE AND ANNUITY COMPANY OF AMERICA.
Location of home or principal office of said company—HOME OFFICE, RICHMOND, VA.; PRINCIPAL OFFICE, PHILADELPHIA, PA.
Character of the business transacted by the company—LIFE INSURANCE.
President—E. D. NEWMAN.
Acting Secretary—WM. MACDONALD.
Organized and Incorporated—MARCH 1, 1902; Reincorporated—JUNE 12, 1903.
Commenced business—MARCH 20, 1902.
Name of the general agents in Virginia—KENAHEN & BEARD.
Residence—210 ATLANTIC BUILDING, NORFOLK, VA.

		No.	Amount.
Amount of capital stock	$155,000 00		
Number of policies and the amount of insurance effected thereby in force at end of previous year		1,003	$4,163,250 00
Number of policies issued during the year and the amount of insurance effected thereby		1,465	3,865,750 00
Total		2,468	$8,029,000 00
Number of policies and the amount of insurance which have ceased to be in force during the year		305	980,250 00
Whole number of policies in force, and the amount of liabilities or risks thereon at end of year		[illegible]	$7,048,750 00
RECEIPTS.			
Amount of premiums received	$281,[illegible]		
Amount of interest received	6,049 75		
Amount of all other receipts, viz: Cash from sale of stocks above par	30,000 00		
Total			$317,619 39
DISBURSEMENTS.			
Amount of losses paid	$ 8,023 03		
Amount paid health indemnities	85 00		
Amount paid for surrender values	8,450 74		
Amount paid for expenses—(including taxes, licenses, etc. $4,255.97)	57,632 87		
Amount of all other disbursements, viz.: Commissions and bonuses to agents	99,624.13		
Total			$173,865 77
ASSETS.			
Bonds, market value	$152,700 00		
Cash in banks, trust companies and company's office	104,709 94		
Loans on company's policies, assigned as collateral	108,250 36		
Bills receivable, $4,814.01; agents' balances, $17,581.07	21,895 08		
Uncollected and deferred premiums	19,298 30		
Carried out at market value—Total			$406,953 58
LIABILITIES.			
Amount of liability on policies, etc., in force 31st December, 1904, on basis of 4½ per cent. American experience mortality table	$143,662 00		
Amount of other liabilities, viz.: Agents' debit balances	$17,581 07		
Bills receivable	4,314 01		
Advance dividend loans not secured by policy reserve	1,401 07		
		23,297 95	
Total			$166,959 95
BUSINESS IN VIRGINIA DURING 1904.		No.	Amount.
Number and amount of policies in force December 31, 1903		129	$ 463,750 00
Number and amount of policies issued during the year 1904		238	729,000 00
Total		367	$1,192,750 00
Deduct number and amount which have ceased to be in force during 1904		52	138,250 00
Total number and amount of policies in force at end of year 1904		315	$1,054,500 00
Amount of losses and claims on policies unpaid December 31, 1904			None
Amount of losses and claims on policies incurred during the year 1904			None
Amount of losses and claims on policies paid during the year 1904			None
Amount of losses and claims on policies paid during the year 1904 in Virginia			
Amount of assessments, premiums, dues and fees collected or secured in Virginia during the year 1904 in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses			$40,437 98

E. D. NEWMAN, President.
(Signed) WM. MACDONALD, Acting Secretary.
(Signed)

State of Pennsylvania, City of Philadelphia—ss:
Sworn to February 10, 1905, before JOSEPH B. LANNING, Notary Public.

we have some fragrant and pretty Carnations and Violets that will be sure to please and delight you. Your wife would appreciate a bouquet of Violets or Roses. They would also make a thoughtful and well-chosen gift for a sick friend. If you need anything in the floral line, 'phone us your order and we will attend to it promptly.

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