CHARGES AGAINST SUPT. BALDWIN

Certain Alexandria Citizens Ask the Removal of School Official.

WANT A PUBLIC HEARING

Clowes Matter Will Be Brought Before First Executive Session of Senate.

At the next executive session of the State Senate, which will in all likelihood be held to-day in connection with the proposition to remove the ban of secrecy from the Clowes investigation, request will be made by Mr. Machen, of the Fourteenth District, for a new special committee to inquire into a series of sensational charges just filed by certain officials and citizens of Alexandria against Julian P. Baldwin, superintendent of schools of that county.

Whether or not the Fulton resolution referring to the Clowes inquiry will be taken up behind closed doors is a matter that was last night still undetermined. Discussion of the Patterson bill on demurrers to evidence consumed the entire time of the Senate yesterday and prevented a consideration of the Fulton measure, which, however, according to a statement from its patron, will be called up to-day and disposed of. The Warren senator had not fully decided whether to ask for an executive session or fight the issue out on the open floor, and it is known that the sentiment among the senators generally upon this point is very much divided.

If the executive session is held the Alexandria squabble will crop out in the shape indicated; if not it will continue to simmer along as it has been doing for some time, and will wait until an executive session is held on some other day.

Baldwin Charges.

Suggestions have already been given of the nature of some of the charges against the Alexandria superintendent. It has been ascertained, however, that the allegations which are more serious than were at first supposed, have been reduced to writing and filed in due form in the shape of a petition or protest addressed to Mr. Machen who represents the senatorial district in which the trouble exists. The charges not only attack the Democracy of the superintendent, but refer also to the uses of certain public moneys, and in addition to these there is filed along with the petition records in a sensational suit in which Baldwin was involved as plaintiff against his own father as defendant.

The Petition.

The petition itself follows:

Hon. Lewis H. Machen, Senate Chamber, Richmond, Va.:

Sir.—We, the undersigned Democratic voters of Alexandria county, Va., for ourselves, and on behalf of any other voters and taxpayers of Alexandria county, do hereby most earnestly and vigorously protest against the confirmation by the Senate of Virginia of the appointment of Julian P. Baldwin as Superintendent of Public Schools of said county, for the following reasons:

First. That when the said Julian P. Baldwin was nominated in May, 1905, by the Board of Education of Virginia for the position of Superintendent of Public Schools of Alexandria county, Va., he was almost a stranger in our county, and practically unknown to our people, and it was not known that his name was to be considered, and there was no opportunity given to inquire into the qualifications, character and fitness of the said Baldwin.

Second. The said Julian P. Baldwin has generally affiliated with the Republican party in politics and is generally and commonly known as a Republican, and since the assumption of his duties as School Superintendent for Alexandria county, he has affiliated with the Republican party, and in the last campaign was active in his efforts to defeat the Democratic nominee, Mr. James R. Caton, for the House of Delegates, and solicited votes for the Republican candidate in opposition to the regular Democratic nominee (Mr. Caton).

Third. That the said Julian P. Baldwin, since July 1, 1905, the date of his assumption of the office of Superintendent of Schools, has performed work and labor on the buildings and grounds of Ballston school-house, and inspected and approved his own work, charged and received pay therefor, out of the district school funds, contrary to, and in violation of subsection 2 of section 1472 of the Code of Virginia.

Use of Money.

Fourth. The said Julian P. Baldwin has drawn excessive amounts from the school funds of said county for stationery, said amounts being drawn as follows: On the 15th day of August, 1905, the sum of $10; on the 22d day of August, 1905, the sum of $10; on the 23d day of September, 1905, the sum of $10. The said amounts are believed by the undersigned to be an exorbitant and unlawful use of the school funds of the county.

Fifth. That the said Julian P. Baldwin we believe to be incompetent to discharge the duties of Superintendent of Schools. He has never been a school trustee or teacher, or engaged in any public school work; nor has he passed any examination of any sort or kind which would show his qualifications. For the reasons given and others, the tax-payers of Alexandria county are opposed to his holding the position of Superintendent of Public Schools.

Sixth. That recently a bill was drafted by the said Julian P. Baldwin and presented to the Legislature of Virginia asking the privilege of bonding Arlington district, in Alexandria county, in the sum of $20,000 for the purpose of building new school houses in said district. Said Baldwin, in order to create a sentiment favorable to the passage of the said bill, presented to the citizens of said district that the said bill contained a provision which would enable the people to vote upon the bill before it finally became a law. An examination of the bill as introduced disclosed the fact that no such provision was contained therein. Such misrepresentation on the part of the said Julian P. Baldwin is degrading and deceptive, and we think tends to show that he is unworthy of the confidence of the people of the said county and district, and therefore he is discredited, and the schools would be embarrassed were he to be confirmed. We therefore ask your good offices to prevent his confirmation by the Senate of Virginia. As to the political affiliations of the said Julian P. Baldwin, we would respectfully refer you to the Hon. Thomas H. Lion and Hon. James R. Caton, now members of the House of Delegates of Virginia.

Signers of Petition.

There are three of these petitions, identical in language, but signed by different people. Among the signatures are those of the commissioner of the revenue and the sheriff of the county, several minor officials, and several prominent citizens. A complete list of the signers of all three petitions follows:

T. H. Harris,	I. C. Burrell,
F. S. Morris,	J. H. Carneal,
E. L. Jordan,	J. W. Fields,
W. H. Henson, Jr.,	H. B. Fields,
H. W. Payne,	C. J. Costolow,
Augustus Davis, Jr.,	R. B. Van Horn,
William J. Clarke,	Eugene C. Lucas,
T. F. Rotchford,	T. G. Lee,
E. F. Thomson,	Harry Donaldson,
Curtis B. Graham,	W. H. Harmon,
William H. Palmer,	Walter Johnson,
J. H. Collins,	A. Cozzens,
C. H. Wibert,	Chas. R. Pritchard,
Edward Bernard,	T. C. White,
Karl Kunzig,	W. H. Magruder.

Is He College-bred?

Accompanying the petitions is an additional document rather amusing. It is said that one of the objections to Baldwin was that he was a carpenter not sufficiently educated. A local paper friendly to the superintendent, referred to this and after remarking that "it hardly lies in the mouth of a Christian to decoy the trade of a carpenter," proceeded to assert that Baldwin had spent three and one-half years at Trinity College, Hartford, Conn. Without further ado Curtis B. Graham, Commissioner of the Revenue and Chairman of the Democratic party in the county, one of the signers of the petition, addressed a communication to F. S. Luthur, President of Trinity College, making inquiries. The answer of President Luthur, duly attested by a notary, is filed with the petitions. It is as follows:

"We are unable to find the name of Julian P. Baldwin upon our rolls and believe that no one so named ever entered Trinity College."

The records in the suit referred to consist of a bill or declaration filed by Julian P. Baldwin and an answer by Isaac P. Baldwin, his father, each making sensational charges against the other.

Mr. Machen will not discuss the affair for publication, but the charges and the accompanying papers, copies of which will be furnished at once to the superintendent, will, it is understood, be laid before the new special committee, which will then determine whether it shall conduct an oral investigation or one through affidavits, to be submitted by each side. Mr. Baldwin has been here recently, but was not in the city yesterday and none of his immediate representatives could be reached.

Other Matters.

While it is declared by many that the possible executive session to-day will not be of such scope, it nevertheless certainly holds a likelihood of interesting developments in connection not only with the Clowes case and the Baldwin case, but also the Saunders case from Portsmouth and the Bagby case from Halifax. Senator Niemeyer is opposing the confirmation of the appointment of the Portsmouth superintendent, and it is understood will endeavor to have the matter out on the floor of the Senate without the assistance of a special committee. A rather remarkable situation exists as to the Beazley case. The Halifax man was appointed to fill a vacancy on a board caused by the death of a member, and the Constitution specifically declares, referring to appointments of officers by the Governor to fill vacancies, that "his appointments to such vacancies shall be by commissions to expire at the end of thirty days after the commencement of the next session of the General Assembly." The thirty days have expired and it is held in some quarters that the Senate now cannot act and that the Governor will have to make a new appointment. There is, however, a wide divergence of opinion. The Halifax Senator is himself in doubt and is investigating the matter. One of the questions raised was if members of boards are regarded as State officers. The situation, it is said, does not affect the Clowes case, since Mr. Clowes was appointed not to fill a vacancy, but to succeed himself.

VIRGINIA MUST DO HER SHARE

(Continued from First Page.)

a representative of the Jamestown Exposition Company, which would receive not a penny of the appropriation asked, but as a representative of the State of Virginia which alone would expend and reap the benefits from the money it might contribute. Mr. Tucker went on to explain what the celebration meant to the people of the Commonwealth. He confessed frankly, that at one time he did not himself regard the exposition project with favor, but it was no longer, he said, a question of first impression. The State has committed itself to the enterprise, and having gone into it, must now make every preparation necessary to maintain her dignity as the hostess of the nations of the world. That these nations were in fact coming, there was now, he declared, no doubt, and in addition to a land exposition, the Jamestown celebration would include the most notable naval demonstration and military encampment that the world has ever seen, all the leading nations participating. In this connection, Mr. Tucker referred to the world-imbracing invitation extended by the President of the United States.

England True Blue.

"It was my pleasure," he declared in effect, "to present this invitation in person to many of the countries of Europe, and, gentlemen of the committees, it did my heart good to uphold the standard of Virginia in foreign lands and to see with what honor and respect it was received.

"In old England, true to her impulses, the invitation I bore was accepted with an alacrity which would have stirred your blood, and when the great old King himself spoke it was to echo a sentiment that should make us feel proud, for he said to me: 'The people of England will esteem it a privilege to join with the people of America in celebrating such an event.' Germany, sturdy and slow, but sure, said she was willing to come with her great fleets. France, merry France, responded with cheeriness and alacrity to the invitation. And, gentlemen, I am now able to say to you that at the head of the military contingent of the exposition will be Lord Roberts, the matchless hero of Great Britain, and in my possession leads me to the belief that even the famous Togo, standing upon the deck of one of his peerless vessels, will float his flag in the waters of Hampton Roads. The nations of the world will be there, gentlemen, and how shall the Old Dominion receive them? Can we receive these distinguished generals in the street? Shall we invite the world to come, and then be absent ourselves? Shall we prepare a feast, assemble the guests, and yet the host be not there? Gentlemen, others may do such a thing, but Virginia, the home of hospitality, cannot do it."

Do Something for Himself.

Proceeding amid great applause, Mr. Tucker referred to the generous contributions made by other States, declared that all were watching to see what Virginia herself would do, and said finally in this connection that a pivotal stage had been reached, and that a prompt response by the General Assembly here would have a powerful effect in getting the pending bill through Congress and spurring the lagging States on to action. He thanked the Legislature for what it had already done for the company by the first appropriation of $200,000, and now asked that it do something for the State in erecting suitable buildings in which to entertain the State's guests. The demands on the Legislature for money were, he knew, very great, but he pointed out that strictly as a business proposition, the exposition, by bringing from five to eight millions of people together, three millions of whom would be strangers, who would spend from $5 to $10 at least, the State would be receiving a payment of at least $15,000,000 on an investment of $150,000.

Attention was called by Mr. Tucker to another feature of the proposed exposition. Letters were coming to him, he said, from all sections of the land, asking if arrangements could be made for family reunions at Jamestown during the celebration.

In the far States of the North and the West and the South were living sons and grandsons of the Old Dominion in whose homes were nightly heard the strains of "Carry Me Back to Old Virginia." Scattered over the country and over the world these sons of Virginia are hoping to came back to the old State and join the family circle again during the celebration.

"It will be the greatest harvest home gathering of Virginians ever known," declared Mr. Tucker, "and if there were nothing else in this exposition this alone should be sufficient to induce you to respond to the call."

Others Speak.

Following Mr. Tucker several gentlemen interested in the tercentennial plans spoke briefly, emphasizing different features of the proposed exposition. Mr. T. J. Wool, of Portsmouth, outlined the plans and scope of the celebration; Mr. Joseph Bryan, of Richmond, as a citizen, gave his unqualified endorsement to the enterprise and high praise to the company; Mr. Cary B. Smith, of Roanoke, a State's commissioner, gave a disinterested opinion, agreeing thoroughly with what the others had said, and ex-Governor Cameron, of Petersburg, and Mr. Barton Myers, of Norfolk, gave further details of the work already under way.

According to Mr. Wool, the Jamestown Ter-Centennial, if carried out as planned, while not rivaling Chicago or St. Louis, would nevertheless be one of the great expositions of the country. The company, he pointed out, had secured a beautiful site, containing about 350 acres, fronting 6,000 feet, or more than a mile, on Hampton Roads. Work of construction has already begun, over $200,000 of work being already under contract and in progress, and over $300,000 more to be under contract within the next thirty days. Streets are being laid out, sewerage system installed and light plant erected. The company itself expected to spend between two and three millions in arranging the exposition grounds. Apart from the State buildings, the company itself would have 700,000 feet of floor space under cover. There will be, Mr. Wool declared, great buildings for manufactures and liberal arts, electricity, machinery and mining, agriculture and horticulture, transportation, army and navy appliances, fishing appliances; an auditorium that will seat 2,500 people, and a great convention hall that will hold five or six thousand people. In connection with the building for fishery appliances will be an aquarium, to be conducted by the United States government. A fireproof history building and another fireproof building devoted to historic art will also be included in the plans. As the keystone of the arch will be an immense States' exhibit building, in which each State will display its notable products, the ensemble being a striking array of the material wealth and resources of the entire country. In addition to these buildings to be erected by the company will be the State buildings, twenty-five to thirty-five in all.

See the Windows!

THE THALHIMER STORE
CATERING TO THE PEOPLE

Your New Spring Suit

IT'S HERE, ready for you—and your choosing may be from a half hundred new models—models that represent the masterstroke of ideal tailoring. Really we were never before so enthused—this display is worthy enough to thoroughly interest the most particular woman. We want you to attend during this week—the opening week of this Spring Suit Store—your store—where your suit awaits you. You'll find the trip an attractive one, besides one of ecomomy, perhaps—who can tell?

Women's Spring Suits, in gray mixtures, Pony Jackets, swell, stylish, $25 and $30.

Gray Eton Suits, vest beautifully trimmed, long or short sleeves, $25, $30, $35.

Cream Serge Suits, in the Pony Jacket effects, new and beautiful, $20 and $25.

Cream Serge Suits, in the Eton style, very fetching this season, $35.

Black and Blue Eton Suits, in long or short sleeves, $25 and $30.

Agents McCall Bazar Patterns.

GERMANY IMPROVES TARIFF TREATMENT

(By Associated Press.)

BERLIN, February 15.—The government will go before the Reichstag within three or four days with a proposal to give the United States the same treatment under the new tariff, which becomes operative March 1st, as that given to countries with whom Germany has arranged reciprocal trade treaties. The precise terms of the bill will depend entirely upon the result of the negotiations which are still continuing at Washington. The German government's proposal to give the United States this favored treatment is only for a fixed period, probably a year, so as to afford time to conclude more permanent arrangements.

NEW YORK REPUBLICANS ENDORSE BENNETT BILL

(By Associated Press.)

NEW YORK, February 15.—The Republican County Committee of New York county, of which Representative Herbert Parsons is chairman, to-night unanimously adopted a resolution urging upon Congress the passage of the Bennett bill, now pending in the House of Representatives, cutting down the representation of the Southern States in Congress and calling for a full investigation of suffrage conditions in the South. The resolution was introduced by Gilchrist Stewart, a negro member of the committee from the nineteenth assembly district.

Established 1865.
Woodward & Son,
Lumber Merchants
Corner Ninth and Arch Streets,
RICHMOND, VA.

IMPORTERS WANT OPEN HEARINGS

(By Associated Press.)

WASHINGTON, D. C., February 15.—An important conference was held at the White House this afternoon, at which it was decided that there should not be open hearings before the board of general appraisers in cases of contested valuation of imported goods.

The conference to-day grew out of a request made by certain importing interests in New York through a committee of the Merchants' Association of that city. Importers, particularly of German goods, desired that the hearings before the board of general appraisers should be public. In their desire they had the support of the German government. In view of the fact that the new maximum German tariff goes into effect on the 1st of March, and of the wish of the German government that the hearings in contested valuation cases should be open, the conference assumed international importance.

Although the decision against open hearings is final, there were other suggestions looking to a modification of some of the more stringent regulations of the customs service, which commended themselves strongly to the President and Secretary Root, and which have been submitted through Baron Speck von Sternburg, the German ambassador, to the German government.

FORM PLANS TO EXTERMINATE TICK

(By Associated Press.)

WASHINGTON, D. C., February 15.—The committee named by Southern members of Congress to present the demands of the South for a war against the Texas cattle tick appeared before the House Committee on Agriculture to-day and urged the appropriation of $200,000 for a further scientific investigation of the cattle tick, for a campaign of education as to how to exterminate it, and for the co-operation of the Federal government with the State governments in maintaining successful quarantine against the tick. Secretary Wilson, of the Department of Agriculture, and many other officials of that department attended the hearing. Representative Ransdell (Louisiana) opened the hearing with the statement that the tick is costing the South annual estimated loss of $150,000,000. Other speakers were Dr. Tait Butler (North Carolina), Dr. W. H. Dalrymple (Louisiana), Professor A. M. Soule (Virginia), Professor A. H. Morgan (Tennessee), R. F. Wright (Georgia) and Representative Clayton (Alabama).

NORTH CAROLINA GETS $25,000 FOR HATCHERY

(By Associated Press.)

WASHINGTON, D. C., Feb. 15.—The House Committee on Merchant Marine and Fisheries decided to-day to report favorably on a bill appropriating $50,000 for a biological station on the Gulf of Mexico. Bills for fish hatcheries were agreed to as follows:

South Carolina, $25,000; North Carolina, $25,000.

An appropriation of $2,000 was also agreed upon for the buying of additional land at the fish hatchery at Bullockville, Ga.

LONGWORTH GIVES FAREWELL SPREAD

Representative Entertains President, Secretary Taft and Others at Bachelor Dinner.

(By Associated Press.)

WASHINGTON, February 15.—Representative Longworth to-night entertained at a bachelor dinner, at his home, at which President Roosevelt and Secretary Taft were among the guests. The other guests were Mr. Perkins, who is to be best man at the wedding of Miss Roosevelt and Mr. Longworth; Viscomte de Chambrun, brother-in-law of Mr. Longworth; Theodore Roosevelt, Jr., eldest son of the President; Major Henry and Messrs. Fleischmann, Norman Shaw, Wallingford, Winthrop, Anderson, Painter, Simpkins, Banks, Whitney and Herron.

Mr. Longworth went to the City Hall late this afternoon and received his marriage license. He was accompanied by a number of his personal friends, including three who are to serve as ushers at the wedding, and their visit attracted no little interest at the old courthouse. Wedding presents are still arriving at the White House and details of a number of gifts became known to-day. One of the gifts that has attracted considerable interest, that of the Empress of China, will not reach here until after the wedding day.

No Rehearsal Last Night.

It was expected that this evening there would be a rehearsal of the wedding, but it did not take place. Mr. Longworth stated early to-night that there would be no rehearsal during the evening, but beyond that vouchsafed nothing as to any rehearsal plans.

The personal gift of the Emperor of Germany to Miss Roosevelt has just arrived in Washington. It is a finely wrought bracelet of rare value and will be presented to Miss Roosevelt by Ambassador Speck von Sternburg.

Attorney-General Moody will present to Miss Roosevelt a pair of silver candlesticks, beautifully chased and of elegant design.

Secretary and Mrs. Shaw will present to her a chocolate set of rare Worcester ware, inlaid with silver.

Secretary and Mrs. Taft's present to the bridal couple was a pair of elaborately chased table vases of American manufacture.

Twenty members of the Metropolitan Club united in presenting a square beaten silver salver of antique design, with autographic reproduction of the signatures of the donors.

The present of the members of the Taft party with which Miss Roosevelt traveled to the East was a gold necklace, the alternate links set with diamonds, with a pendant of aquamarine of wondrous size and translucency, surrounded by diamonds. The aquamarine alone is said to be valued at over $1,500, aside from the setting. Accompanying this present was a card inscribed as follows:

"With love and best wishes to our Alice, from the members of the Taft party."

"TOO MUCH PUBLICITY TO COMING NUPTIALS"

(By Associated Press.)

COLUMBUS, OHIO, February 15.—The joint resolution adopted by the House yesterday, congratulating Nicholas Longworth and Alice Roosevelt on their approaching marriage, was the subject of a controversy in the Senate this afternoon. Senators Ward, of Cleveland, declared the resolution was undignified, and that too much publicity had already been given to the coming nuptials. A motion to suspend the rules and vote on the resolution at once was defeated by a vote of 15 to 16, and the resolution went over until to-morrow under the rules.

INDIANS TRAVEL FAR TO GIVE LONGWORTH VEST

(By Associated Press.)

WASHINGTON, February 15.—Ten Ponca Indians, who came from Oklahoma to present Representative Longworth with a buffalo-skin vest, were much disappointed at not finding Mr. Longworth in the House when they visited the Capitol to-day. The Indians were especially painted and dressed in beaded buckskin clothing in anticipation of an elaborate presentation ceremony.

The Indians later called on President Roosevelt and gave him the vest for Mr. Longworth. President Roosevelt accepted the vest on behalf of Mr. Longworth, promising to see that he should get it.

Longworth in Speaker's Chair.

(By Associated Press.)

WASHINGTON, D. C., Feb. 15.—For one minute to-day Representative Longworth acted in the capacity of Speaker of the House. He was called to the chair during a roll call, and no duty devolved upon him during the time. When he left the Speaker's chair he arranged for a "pair" for two weeks, or until March 4th.

New Bank At Pearisburg.

(From Our Regular Correspondent.)

WASHINGTON, D. C., February 15.—The First National Bank of Pearisburg, Va., is authorized to begin business, with $40,000 capital. P. F. St. Clair, president; C. L. King, vice-president and cashier.

Virginia postmasters appointed—Bryan, Louisa county, John N. Walker, vice W. D. Hillman, resigned; Cameo, Carroll county, Victor Allen, vice S. E. Gardner, resigned; Friendship, Washington county, Peter M. Jones, vice Annie M. Ingram, removed; Swimley, Clarke county, Jacob W. Symons, vice M. M. Swimley, removed; Wilsons, Dinwiddie county, John W. Malloy, vice J. C. Hawthorne, resigned.

Rural carriers appointed for North Carolina routes—Grifton, route 3, Lemuel B. Newbern, carrier; Warren F. Newbern, substitute; Polkton, route 3, Henry F. Moore, carrier; James L. Moore, substitute.

Salisbury Gets Her's.

WASHINGTON, D. C., Feb. 15.—The Senate to-day passed bills authorizing the construction of a driveway to the National Cemetery at Salisbury, N. C.; authorizing the erection of a public building at Salisbury, N. C., at a cost of $75,000. Also a resolution authorizing the restoration of certain North Carolina State papers, now in the Department of State, to North Carolina.

To Aid Cotton Exportation.

(By Associated Press.)

WASHINGTON, Feb. 15.—Senator Overman to-day made an argument to the Senate Committee on Commerce in support of his bill to provide a world market commission to consider ways and means for enlarging the export trade in cotton products and other manufactures of the United States.

ESTABLISHED IN 1857.
John H. Dickerson & Co.
1402 E. Main St., Richmond, Va.
Make Harness, Saddles, Bridles, &c.
Buy of THEM, and you will get the best, and KNOW what you are getting. REPAIRING neatly done.

Be hospitable to the honest dollar. Shelter it, protect it, care for it, and some day it will rise up with its numerous progeny and do you great service.

We will provide free board and lodging for all the dollars you want accommodated. We guarantee an increase of 3 per cent. yearly.

You can bank by mail if out of town.

Planters National Bank,
SAVINGS DEPARTMENT,
Richmond, Va.
Capital, - - - - - - - - $300,000.00
Surplus and Profits, - - - $900,000.00

GUARANTEE COMPANY OF NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905, OF THE CONDITION OF THE GUARANTEE COMPANY OF NORTH AMERICA, ORGANIZED UNDER THE LAWS OF THE DOMINION OF CANADA, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, PURSUANT TO THE LAWS OF VIRGINIA.

President—EDWARD RAWLINGS.
Vice-President—HARTLAND S. MACDOUGALL.
Secretary—RICHARD B. SCOTT.
Incorporated, AUGUST 2, 1851; commenced business, APRIL, 1872.
Principal Office—MONTREAL, CANADA.

CAPITAL.

Amount of capital paid up in cash	$304,600 00	
Amount of capital subscribed, but unpaid	364,000 00	
Amount of net ledger assets, December 31st of previous year		$1,242,472 34

INCOME.

	Fidelity.	
Gross premiums unpaid December 31st, last year	$6,044 75	
Gross premiums on risks written and renewed during the year	344,355 65	
Total	$350,300 44	
Deduct gross premiums in course of collection at this date	5,735 39	
Entire premiums collected during the year	$344,565 05	
Deduct reinsurance, abatement, rebate and return premiums	49,177 83	
Net cash actually received for premiums		$196,387 71
Interest and dividends on stocks and bonds	$46,896 84	
Interest upon other debts due the company	2,641 19	
Rents, including $2,250 for company's occupancy of its own buildings	3,032 53	
Total interest		52,570 56
Profit on ledger assets actually sold during the year, over cost		3,322 96
Total income actually received during the year, in cash		$251,280 91
Aggregate last balance and income		$1,493,753 97

DISBURSEMENTS.

Gross amount paid for matured claims other than weekly indemnity	$82,520 72	
Deduct reinsurances and salvages including recoveries on account of losses previously paid	22,245 35	
Net paid policyholders		$61,275 37
To stockholders for interest or dividends (8 per cent.)		24,368 00
Commission to agents	$6,554 87	
Salaries, traveling and all expenses of agents and agencies not on commission account	22,811 22	
Inspections	15,663 93	
playses	46,253 00	
Taxes on premiums, taxes on property, Insurance Department fees and agents' licenses, municipal licenses	6,884 43	
Rent, including $2,250 for company's occupancy of its own buildings	7,723 37	
Legal expenses, $2,766.48; real estate expenses, $384.58	3,151 06	
Advertising, $1,288.70, and general printing and stationery, $3,701.65	4,990 35	
All other items, viz.: Postage and express, $3,932.73; office expenses, $3,974.16	7,907 89	
Total miscellaneous expenses		124,334 3
Total disbursements		$209,978 2
Balance		$1,283,775 7

ASSETS.

Market value of real estate	$52,350 00
Market value of bonds and stocks owned absolutely	1,301,526 1
Cash in company's office	2,498 50
Cash deposited in banks	182,536 30
Furniture and safes	3,798 62
Accrued interest	2,213 15
All other items, viz.: Premiums in course of collection	5,735 39
Total	$1,335,648 75
Deduct furniture and fixtures not admitted	3,798 65
Admitted assets	$1,334,850 10

LIABILITIES.

	In Process of Adjustment.	
Fidelity	$25,771 00	
Total gross amount of claims	$25,771 00	
Deduct reinsurance due and accrued	186 00	
Aggregate of unpaid claims and expenses		$25,585 00
Gross premiums upon all unexpired risks, running one year or less from date of policy: Fidelity, premiums, $202,500.83; unearned portion (fifty per cent.)	$101,250 31	
Total one year or less	$101,266 31	
Gross premiums upon all unexpired risks, running more than one year from date of policy: Fidelity, premiums, $1,529; unearned premium (pro rata)	$1,529 00	
Total for term policies	1,529 00	
Total unearned premiums, as computed above		$102,779 31
Due and accrued for salaries, rent, advertising, agency and other expenses		6,897 66
Special reserve		20,000 00
Total amount of all liabilities, except capital		$152,662 97
Capital actually paid up in cash	$304,600 00	
Surplus beyond capital and other liabilities	877,587 19	
		1,182,187 11
Total		$1,334,850 10

RISKS AND PREMIUMS.

FIDELITY.

	Premiums Thereon.
In force December 31st, preceding year	$242,513 34
Written or renewed during the year	244,255 66
Total	$486,769 00
Deduct expirations and cancellations	253,624 35
Balance	$233,144 65
Deduct reinsured policies	30,644 02
Net in force December 31, 1905	$202,500 63

GENERAL INTERROGATORIES.

Losses incurred during the year	$58,146 81
Total amount of the company's stock owned by the directors, at par value	171,120 00
Dividends declared payable in stock from organization	32,900 00
Total amount loaned to officers and directors	Nothing.
Loaned to stockholders, not officers	Nothing.
Amounts deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policyholders of such States and countries	16,000 00

SCHEDULE OF REAL ESTATE OWNED BY THE COMPANY, APPRAISED VALUE THEREOF, AND ALSO THE VALUE ON THE COMPANY'S BOOKS.

When Acquired.	Quantity, Dimensions and Location of Lands; Size and Description of Buildings.	Book Value of Premises.	Appraised Value of Premises.
1896	Ground and general offices building, in city of Montreal	$39,000 00	$40,000 00
1891	Lot and house in city of Windsor, Ont.	1,000 00	1,200 00
1891	Lot and house thereon on Park Ave., in Abbott's addition to the city of Minneapolis	5,500 00	6,000 00
1893	Lot and house, 601 West Clay Street, Richmond, Va.	1,500 00	2,000 00
1893	Lots 23 and 24, Block 9, Park & McCartney's Sub-Division Chicago, Ill.	350 00	2,200 00
1893	Lots 11 and 12, Block 7, Madison St. Addition, Chicago, Ill.	750 00	2,000 00
1893	2 lots and house, Spruce Street, Leavenworth, Kan.	700 00	800 00
1893	17 acres of land, Fulton county, Ga., near city of Atlanta	1,000 00	1,700 00
1895	Hamilton Ranch, in Delta county, Col.	2,000 00	5,600 00
	Total	$52,350 00	$61,500 00

SCHEDULE OF SPECIAL DEPOSITS.

STATEMENT OF ALL DEPOSITS WITH STATE OR OTHER OFFICIALS (WHICH ARE HELD FOR THE SPECIAL PROTECTION OF THE CITIZENS OF STATES OF COUNTRIES WHEREIN SUCH DEPOSITS OR INVESTMENTS ARE MADE).

Description of Deposit.	Par Value.	Market Value.	Insurance in Force.	Net Value.	All Other Liabilities.
City of Richmond, Va., bonds	$16,000 00	$16,630 00	$2,240,950 00	$3,149 00	$226 00

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

Description.	Book Value.	Par Value.	Market-Value (ex-interest).
Montreal Corporation	$30,520 00	$18,600 00	$29,580 00
Montreal Corporation	6,778 00	8,400 00	5,724 00
Montreal Corporation	22,428 60	21,800 00	22,338 50
Dominion of Canada	1,980 00	2,000 00	2,000 00
Dominion of Canada	295 67	300 67	299 67
United States Guarantee Co.	164,010 00	149,100 00	171,465 00
Montreal Telegraph Co.	65,200 00	40,000 00	66,400 00
Western Union Telegraph Co.	60,550 00	70,000 00	65,100 00
Bell Telephone Co. of Canada	213,773 00	150,000 00	235,500 00
Mackay Companies, preferred	7,443 75	10,000 00	7,400 00
Bank of Montreal	37,237 50	15,000 00	38,400 00
Montreal Street Railway Co.	50,512 26	25,000 00	58,126 00
Philadelphia Bourse	275 00	275 00	.....
	$690,103 67	$506,574 67	$705,733 11

SCHEDULE OF BONDS ABSOLUTELY OWNED BY THE COMPANY.

Description.	Year of Maturity.	Rate.	Book Value.	Par Value.	Market Value (ex-interest).
Montreal Corporation	1921	4	$5,065 00	$5,500 00	$5,610 00
Montreal Corporation	1926	4	5,150 00	5,000 00	5,125 00
Montreal Harbor	1906	6	28,090 00	26,500 00	26,765 00
Montreal Harbor	1910	5	6,540 00	6,000 00	6,420 00
Montreal Harbor	1913	5	8,800 00	8,000 00	8,640 00
Montreal Harbor	1914	5	22,000 00	20,000 00	21,600 00
Montreal Harbor	1915	5	2,200 00	2,000 00	2,160 00
Montreal Harbor	1917	4	4,050 00	4,000 00	4,080 00
Montreal Harbor	1918	4	7,140 00	7,000 00	7,140 00
Montreal Street Ry.	1922	4½	3,848 00	3,700 00	3,848 00
Lake Champlain and St. L. Junc. Ry.	1910	4	4,500 00	5,000 00	4,600 00
Canada Southern Ry.	1913	5	10,700 00	10,000 00	10,700 00
Province of Quebec	1912	5	1,060 00	1,000 00	1,060 00
Province of Manitoba	1935	4	20,600 00	20,000 00	20,600 00
City of Winnipeg	1935	4	9,975 00	10,000 00	9,975 00
City of Victoria, B. C.	1925	4	11,940 00	12,000 00	11,940 00
City of Brooklyn, N. Y., registered	1908	3	9,900 00	10,000 00	9,900 00
City of Brooklyn, N. Y., registered	1911	3	99,000 00	100,000 00	99,000 00
City of New York registered	1917	3½	103,500 00	100,000 00	100,000 00
City of Richmond, Va., registered	1907	6	1,060 00	1,000 00	1,020 00
City of Richmond, Va., registered	1920	4	555 00	500 00	520 00
City of Richmond, Va., registered	1924	4	14,700 00	14,000 00	14,840 00
City of Richmond, Va., registered	1926	4	825 00	800 00	820 00
			$381,498 00	$371,300 00	$375,798 00

BUSINESS IN THE STATE OF VIRGINIA.

	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.	Amount at Risk at End of Year.
Fidelity	$2,678,900 00	$8,112 11	$1,217 00	1,114 00	$2,260,900 00

(Signed) H. S. MACDOUGALL, Vice-President.
(Signed) RICHD. B. SCOTT, Secretary.

Dominion of Canada, city of Montreal—ss:
Subscribed and sworn to, January 30, 1906, before
W. H. COX, Notary Public.

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