the motion made by Mr. Blair to table was adopted.

The visitors now retired, and regular business was resumed.

American Bank Again.

The Board concurred in the ordinance of Councilman Morgan R. Mills, providing that the city furnish tree boxes to citizens, and that permitting the Richmond, Fredericksburg and Potomac Railroad Company to construct a spur track, took the same course.

The Board concurred in Mr. Lynch's ordinance requiring street car companies to make connections for passengers at junction points.

Mr. Blair offered an ordinance similar to the one vetoed by the Mayor, with reference to exempting the American National Bank from the fire escape ordinance, and it was opposed by Mr. Mann and adopted.

Colonel Grundy Loses Out.

The chair called attention to the fact that the members of the body from Henry Ward had not drawn lots for long and short terms, and Mr. Allen offered a resolution, which was adopted, providing that lots be drawn by the members. The delegation is composed of Messrs. Blair, Burton and Grundy. One of the three had to have a short term and this was drawn by Mr. Grundy. The other two held until September 1, 1908. Mr. Grundy will stand for re-election in the primary, though he reached this conclusion only after long pleading on the part of Messrs. Peters, Pollock and others.

The board concurred in the resolution to lease the Seabrook Warehouse at $1,000 per year.

Increase Auditor's Salary.

The rules were suspended and the ordinance fixed the salary of the auditor at $2,400 instead of $2,040 was concurred in. Mr. Seay, of Clay Ward, moved to make it $3,000, but this was rejected. Mr. Dabney moved to recommit the question of abolishing the position of weighmaster at the Second Market. This motion was opposed by Mr. Gunst, who contended that the weighing done there amounted to but little.

He submitted the following statistics on the subject from the special accountant:

February 27, 1906.

Mr. Marx Gunst, V. P. Board of Aldermen, City:

Dear Sir,—Referring to our recent conversation regarding the revenue from the Second Market scales, I beg herewith to give you the receipts for the last three years: For 1903, $32.56; for 1904, $30.76, loads weighed, 980; for 1905, $45.86; loads weighed, 1,200.

The revenue from this source just about covers the incidental expenses, leaving the salary of the weighmaster ($600 per annum) to be paid out of the revenue from other sources.

Yours respectfully,
GEORGE S. CRENSHAW,
Special Accountant.

After some debate the ordinance was concurred in.

The board concurred in the ordinance requiring that electrical engineers be assessed with license taxes.

The Gas Plant Matter.

The gas investigating proposition came up in its regular order and Mr. Minor moved that it be laid on the table. Mr. Wood, chairman of both the Committees on Finance and Light, favored concurrence in the action of the lower branch to empower the Light Committee to rehabilitate the works, and to employ an expert engineer to assist in the matter.

Turpin Takes a Shot.

Mr. Allen waited to table, and Mr. Turpin (Mr. Gunst in the chair) inquired what would be the cost of the proposed gas expert. "I would as soon think of leasing the City Hall as leasing the gas works," said Mr. Turpin. "I want it known here and now that I favor municipal ownership. I say the people do not desire to vote on this proposition, and we ought to settle it here and now. These gas corporations are the curse and the rot of city government, and I am opposed to having anything to do with them."

Messrs. Allen, Rennolds and George J. Seay advocated postponement, and Mr. Bennett thought the question should be settled now.

Mr. Dabney said the committee report took both sides of the proposition, and that there was no reason for postponement. He earnestly advocated immediate action, and Mr. Blair approved postponement out of courtesy to the committee. He did not think the Board should follow the Council "like a flock of sheep."

oVte to Postpone.

Mr. Minor changed his motion so as to provide that the matter be laid over until April 18th, and this was adopted by the following vote:

Ayes—Messrs. Allen, Bennett, Blair, Burton, Gilman, Gunst, Mann, Minor, Rennolds, George J. Seay, Whittet—11.

Noes—Messrs. Adams, Cottrell, Dabney, Donahoe, Satterfield, M. Hill Seay, Wood and Turpin—8.

Want the Offices Here.

The board concurred in the resolution asking the Seaboard Air Line to bring their general offices here, and similar action was taken on the matter of awarding the contract for the construction of the flume at the settling basin.

The resolution adopted by the lower branch appropriating $150 to pay the expenses of His Honor, the Mayor, to New Orleans to ask that the next annual reunion of the Confederate Veterans be held in this city.

Mr. Minor got through an ordinance empowering the Mayor to close streets not exceeding seven days in case of the desperate illness of residents.

Federal Court.

(Special to The Times-Dispatch.)

DANVILLE, VA., April 10.—The United States District and Circuit Court, Judge Henry C. McDowell, of Lynchburg, presiding, convened to-day. The case of J. M. Young, of Franklin county, charged with removing spirits, resulted in a hung jury.

1,000 CLAIMS

Equal Not a Single Fact—Richmond Endorsement Makes This Claim a Fact.

Endorsed by scores of Richmond citizens, who cheerfully make a public statement of their experience, is the proof we have to back our claims that Doan's Kidney Pills cure every form of kidney ills, from a common backache to serious urinary disorders. Here is one local example. We have many more like it:

Mrs. R. Kinsley, wife of R. Kinsley, iron worker, of 334 South Laurel street, says: "My husband suffered for some time with a dull aching pain in the small of his back and through the region of his kidneys. He tried several remedies without good results, and when Doan's Kidney Pills were highly recommended he procured a box at the Owens & Minor Drug Co.'s store and took them as directed. They proved to be just the remedy he needed. They quickly relieved and finally caused the aches and pains and other symptoms of kidney trouble to disappear entirely. He holds a very high opinion of Doan's Kidney Pills."

For sale by all dealers. Price, 50 cents. Foster-Milburn Co., Buffalo, N. Y., sole agents for the United States.

Remember the name—Doan's—and take no other.

"Berry's for Clothes."

Our Eggshibit for Easter is at its best.

The long jumpers among you will be the lucky ones, for they can get here first.

Everything that's new for men and boys' wear, clothing that will be a credit to you and a credit to our house.

Creditable Frock Suits.
High Hats—fine as silk.
Fashionable Foot-wear.
Handsome Scarfs.
Gloves a la mode.
Swell Fancy Vests.
Dapper Top Coats.
Everything right and ready.

O. N. Berry & Co.
MEN'S & BOYS' OUTFITTERS

VESUVIUS RESUMES ACTIVITY; MANY DEAD

(Continued from First Page.)

houses at Ottajano, where fifty corpses have already been found. It is believed that there are still many to be recovered.

HUNDREDS BURIED; TWELVE KILLED IN FALLING MARKET

Naples in Frenzy of Excitement. Director Mateucci Still in Observatory.

(By Associated Press.)

NAPLES, April 10.—When the morning broke to-day, the outlook was promising for an amelioration of the conditions consequent upon the activity of Mount Vesuvius. The hopefulness of the populace, however, was short-lived and the Neapolitans were plunged into a condition bordering on frenzy by the collapse of the Mount Olivete market, which covered a plot of ground 600 feet square. The structure fell upon two hundred or more persons, of whom twelve were killed, two mortally injured, twenty-four dangerously, and one hundred less seriously injured. Several of the dead were crushed and mangled beyond recognition.

The scenes in the vicinity of the ruins were agonizing. Relatives of the victims clamored to be allowed to go to their dead or dying. Only by the firm intervention of the police and carbineers was it possible to keep back the crowd from overwhelming those who were engaged in the work of rescue.

Fall of Ashes Increasing.

While early in the day the volcanic activity of Mount Vesuvius appeared to have diminished, as night approached the prospect of immediate relief faded, and the fate of the villages and towns grouped around the volcano seemed more hopless. Instead of decreasing, the fall of sand and ashes emitted from the crater increased. Even with the sun shining high in the heavens, the light was a dim yellow, in the midst of which the few people who remained in the stricken towns, their clothing, hair and beards, covered with ashes, moved about in the awful stillness of desolation like gray ghosts.

The case of Torredel Greco is typical. For thirty hours the place has been practically deserted, but amid the ruins and a semi-darkness, illuminated from time to time by vivid flashes of lightning, a few of the inhabitants go about hungry and with throats parched with smoke and dust, seemingly unable to tear themselves away from the ruins of what so recently were their homes. Communication by rail or tramway with Torre del Greco and Torro Annunziata is impossible, owing to the cinder, sand and ash deposits.

Railway travel to and from Naples is much hampered by the same conditions, and a collision to-day resulted in the injury of about twelve passengers. Telegraphic communication with the towns farthest in the danger zone, also is interrupted.

Flow of Lava Recommences.

The flow of lava from the volcano, which had almost ceased during the night, recommenced early to-day and the fall of volcanic ejecta in the Vesuvian communes has been enormous. It is feared that the weight of ashes on roofs will cause the collapse of many more buildings, both here and in the towns and villages nearer the volcano.

Director Mateucci, who continues at his post in the observatory, telegraphed to-night that the volcano was generally calm last night, with occasional sharp explosions, these becoming more violent towards morning. Director Matteucci says his seismic instruments indicate great subterranean agitation.

King Victor Emmanuel and Queen Helena forwarded to Premier Sonnino, who is here, $20,000 to be applied towards the relief of the sufferers by the volcano.

The prefect has removed the mayor of San Guissepe from office, because in the face of danger, he left his village without informing his superiors.

Cardinal Prisco, Archbishop of Naples, who to-day visited the people, wounded by the fall of the Mount Oliveto market, brought to these unfortunates the benediction of the Pope.

Duchess Angel of Mercy

The Duchess of Aosta was a veritable angel of mercy to the sufferers by the market house disaster. She spent the entire day at the hospital, comforting the bereaved and assisting the injured. As the Duchess bent over a cot to give a cooling drink to a child who was bruised and battered from head to foot, she felt a kiss impressed on her hand. Looking down, the Duchess's eyes met those of a woman kneeling at her feet, who said: "Your Excellency, she," pointing to the suffering child, "is all I have. I am a widow. May God reward you."

The troops on duty in the volcanic zone are utilizing the railway carriages at different localities as camp hospitals. The Red Cross Society has established a hospital in the vicinity of San Giuseppe. The number of dead taken from the church at San Giuseppe, which collapsed yesterday while a congregation of about two hundred persons were attending mass, is twenty-six. Seventy-nine were severely injured.

PEOPLE IN FURY ATTACK POLICE AND RIOT ENSUES

Insist That Authorities Were Aware Market Was Unsafe. Indescribable Scenes.

(By Associated Press.)

NAPLES, April 10.—The indignation of the people here as a result of the market disaster increased as each additional body was taken out, and a disturbance aproaching a riot, occurred. The people loudly insist that the authorities were aware that the market was unsafe, and they were so incessively economical that they would not apropriate the funds necessary to repair the building.

The identification of the bodies of a number of those killed by the collapse of the roof, has been found to be impossible, owing to their being absolutely unrecognizable, in some cases being reduced to pulp, while others were horribly multilated, giving rise to scenes which are better undescribed. Among the dead are many children who had been sent by their parents to do the morning's marketing and the grief of the parents when the bodies of their children were found, was heart-rending.

People Reunited

The people seemed demented. They surround the market, in many cases tearing their hair, cursing and screaming, "Oh, my husband is there!" or "Bring out my child!" and endeavoring with their own hands to move heavy beams from beneath which the groans of the injured were issuing. The cries for help were so heart-rending that even rescuers were heard to sob aloud as they worked with feverish eagerness, to save life or extract the bodies of the dead from the ruins. Such was the anxiety of the people to take part in the work of rescue, that it required determined efforts on the part of the large force of police and carbineers present, to keep the most desperate from moving beams too precipitately and thereby causing further deaths or injuries.

Some of the people about the market were heard to exclaim that a curse rested upon the people of Naples for repudiating their saints yesterday when Mount Vesuvius was in its most violent mood.

Processions Disbanded.

Just previous to the disaster, religious processions had been passing through the streets of the city, the people desiring to render thanks to the Almighty for having apparently averted much greater disasters than those hitherto recorded here. Here and there these processions wended their way with images of the Madonna or saints, dressed in most gorgeous robes, of cheap blue or yellow satin, borne above seas of dark heads, mostly those of women walking arm in arm and chanting as they moved along the main thoroughfares, individuals stopping now and then to exchange jokes with passersby. These motley, but picturesque processions were headed by numbers of boys walking two-and-two and carrying lighted candles which flickered faintly in the bright sunshine. Only in a few cases did priests accompany the processions, which in the main, seemed to be local and spontaneous affairs organized on the moment in various districts.

The news of the market disaster changed this brilliant scene to one of gloom and the processions quickly disbanded.

Building Collapsed.

(By Associated Press.)

PITTSBURG, PA., April 10.—One person was killed and two others slightly injured in the collapse of a building here to-day. The building was a five-story brick structure on the Liberty Avenue, in the center of the city, that was being rased, and the victims were laborers employed on the work.

AWFUL VESUVIUS DESCRIBED IN WORDS OF BULWER-LYTTON

Graphic View of Scenes At Destruction of Pompeii—Present Eruption Likened to That of Long Ago.

The present eruption of Vesuvius is being likened to that which destroyed Pompeii and which has been described in wonderful words by Lord Lytton. The following is taken from the Last Days of Pompeii:

THE eyes of the crowd followed the gesture of the Egyptian, and beheld with ineffable dismay a vast vapor shooting from the summit of Vesuvius in the form of a gigantic pine tree; the trunk blackness—the branches, fire; that shifted and wavered in its hues with every moment, now fiercely luminous, now of a dull and dying red, that again blazed terrifically forth with intolerable glare!

There was a dead, heart-sunken silence—through which there suddenly broke the rear of the lion, which, from within the building, was echoed back by the sharper and fiercer yells of its fellow beast. Dread seers were they of the burthen of the atmosphere, and wild prophets of the wrath to come!

Then there rose on high the universal shrieks of women; the men stared at each other, but were dumb. At that moment they felt the earth shake beneath their feet; the walls of the theatre trembled; and beyond, in the distance, they heard the crash of falling roofs; an instant more, and the mountain cloud seemed to roll towards them, dark and rapid, like a torrent; at the same time, it cast forth from its bosom a shower of ashes, mixed with vast fragments of burning stone! Over the crushing vines—over the desolate streets—over the amphitheatre itself—far and wide—with many a mighty splash in the agitated sea—fell that awful shower!

* * * * * * * * * * *

Scorching Glare.

The cloud which had scattered so deep a murkiness over the day had now settled into a solid and impenetrable mass. It resembled less even the thickest gloom of a night in the open air than the close and blind darkness of some narrow room. But, in proportion as the blackness gathered, did the lightnings around Vesuvius increase in their vivid and scorching glare. Nor was their horrible beauty confined to the usual hues of fire; no rainbow ever rivalled their varying and prodigal dies. Now brightly blue as the most azue depth of a southern sky—now of a livid and snake-like green, darting restlessly to and fro as the folds of an enormous serpent—now of a lurid and intolerable crimson, gushing forth through the columns of smoke, far and wide, and lighting up the whole city from arch to arch—then suddenly dying into a sickly paleness, like the ghost of its own life!

In the pauses of the showers, you heard the rumbling of the earth beneath, and the groaning waves of the tortured sea; or, lower still, and audible but to the watch of intensest fear, the grinding and hissing murmur of the escaping gases through the chasms of the distant mountain. Sometimes the cloud appeared to break from its solid mass, and by the lightning, to assume quaint and vast mimicries of human or of monster shapes, striding across the gloom, hustling one upon the other, and vanishing swiftly into the turbulent abyss of shade; so that, to the eyes and fancies of the affrighted wanderers, the unsubstantial vapors were as the bodily forms of gigantic foes the agents of terror and of death.

Boiling Showers.

The ashes in many places were already knee deep; and the boiling showers which came from the steaming breath of the volcano forced their way into the houses, bearing with them a strong and suffocating vapour. In some places immense fragments of rock, hurled upon the house roofs, bore down along the streets masses of confused ruin, which yet more and more, with every hour, obstructed the way; and, as the day advanced, the motion of the earth was more sensibly felt—the footing seemed to slide and creep—nor could chariot or litter be kept steady, even on the most level ground.

Sometimes the huger stones, striking against each other as they fell, broke into countless fragments, emitting sparks of fire which caught whatever was combustible within their reach; and along the plains beyond the city the darkness was now terribly relieved; for several houses and even vineyards, had been set on flames; and at various intervals the fires rose sullenly and fiercely against the solid gloom. To add to this partial relief of the darkness, the citizens had, here and there, in the more public places such as the porticoes of temples, and the entrances to the forum, endeavored to place rows of torches; but these rarely continued long; the showers and the winds extinguished them, and the sudden darkness into which their sudden birth was converted had something in it doubly terrible and doubly impressing on the impotence of human hopes the lesson of despair. * * *

Scene of Helplessness.

In parts where the ashes lay dry and uncommixed with the boiling torrents cast upward from the mountain, at capricious intervals—the surface of the earth presented a leprous and ghastly white. In other places, cinder and rock lay matted in heaps from beneath which might be seen the half-hid limbs of some crushed and mangled fugitive. The groans of the dying were broken by wild shrieks of women's terror—now near, now distant—which, when heard in the utter darkness, were rendered doubly appalling by the crushing sense of helplessness and the uncertainty of the perils around; and clear and distinct noises from the Fatal Mountain; its rushing winds; its whirling torrents; and, from time to time, the burst and roar of some more fiery and fierce explosion. And ever as the winds swept howling along the street, they bore sharp streams of burning dust, and such sickening and poisoning vapors as took away, for the instant, breath and consciousness, followed by a rapid revulsion of the arrested blood, and a tingling sensation of agony trembling through every nerve and fibre of the frame. * * *

Suddenly the place became lighted with an intense and lurid glow. Bright and gigantic through the darkness, which closed around it like the walls of hell, the mountain shone—a pile of fire! Its summit seemed riven in two; or rather above its surface there seemed to rise two monster shapes, each confronting each, as demons contending for a world. These were of one deep blood red hue of fire, which lighted up the whole atmosphere far and wide; but below, the nether part of the mountain was still dark and shrouded—save in three places adown which flowed, serpentine and irregular, rivers of the molten lava. Darkly red through the profound gloom of their banks, they flowed slowly on, as towards the devoted city. Over the broadest there seemed to spring a cragged and stupendous arch, from which, as from the jaws of hell, gushed the sources of the sudden Phlegethon. And through the stilled air was heard the rattling of the fragments of rock, hurling one upon another as they were borne down the fiery cataracts—darkening, for one instant, the spot where they fell and suffused, the next, in the burnished hues of the flood along which they floated. * * *

The New Day.

And meekly, softly, beautifully dawned at last the light over the trembling deep—the winds were sinking into rest, the foam died from the glowing azure of that delicious sea. Around the east, thin mists caught gradually the rosy hues that heralded the morning; light was about to resume her reign. Yet still, dark, and massive in the distance lay the broken fragments of the destroying cloud, from which red streaks, burning dimlier and more dim, betrayed the yet rolling fires of the mountain of "Scorched Fields." The white walls and gleaming columns that had adorned the lovely coast, were no more. Sullen and dull were the shores so lately crested by the cities of Herculaneum and Pompeii. The darlings of the Deep were snatched from her embrace. Century after century shall the mighty Mother stretch forth her azure arms, and know them not—moaning round the sepulchres of the lost!

Sloan's Liniment
For Tonsillitis
Price 25¢ 50¢ & $1.00

MR. KOINER WILL GO TO EUROPE

Commissioner of Agriculture to Take Trip in Interest of Immigration.

The State Board of Agriculture met here yesterday, transacted a great deal of business, and adjourned to meet in Norfolk to-day.

The members held a long conference with Governor Swanson, and in session adopted some of His Excellency's suggestions concerning Commissioner Koiner's proposed trip to Europe to encourage immigration.

Mr. C. W. Heater was re-elected chairman, and interesting reports were received from several committees.

The members present were: Messrs. Beverley, Mauck, Scott, Goode, Barker, Cowan, Heater, Eggborn and Goodwin. Commissioner Koiner was also present.

Mr. Hester was re-elected president of the board, the vote being unanimous. The following Executive Committee was elected: Mr. C. W. Heater, Mr. W. H. Eggbord, Mr. J. C. Beverley, Mr. A. O. Mauck and Mr. A. R. Scott. The latter is the newly appointed member of the board, succeeding Mr. Julian M. Ruffin, who resigned.

The board adopted the Governor's recommendations in regard to authorizing Commissioner Koiner to go to Europe in the interest of the immigration movement.

Commissioner Koiner submitted his quarterly report, which was adopted by the board. He gave an account of the trip made through portions of the State with the farmers institute train. It had been successful even beyond expectations, eight hundred miles being covered, while between seven and eight thousand farmers heard the experts lecture upon tobacco, corn and alfalfa. The board decided to run another institute train, the territory to be covered on the next trip to embrace a section extending from the coast to the Tennessee line.

Mr. J. M. Barker, chairman of the Test Farm Committee, submitted a favorable report as to the work being done at Saxe. Mr. Koiner was added to the Test Farm Committee.

The Executive Committee examined the accounts of the department and reported that the same weer found correct, each item of expenditure being supported by the proper voucher.

The board adjourned last night to meet in Norfolk at noon to-day, at which session the question will be considered of establishing an experimental station in that section. A committee representing the Southern Produce Exchange, an association of truckers of Tidewater, will appear before the board in regard to this question, which was discussed at the last quarterly meeting of the latter.

THE ROADS DIVIDE BIG COAL TRAFFIC

(Continued from First Page.)

munity of interests" agreement became effective, an arrangements was entered into by the bituminous coal-carrying railroads, whereby the tonnage shiped at tidewater was divided, each road being allowed a percentage in accordance with its capacity to produce and ability to transport, for the purpose of preventing a continuation of the policy of rate cutting that had prevailed.

"This arrangement existed for a short period, but has not been in existence for at least six years.

"The statistics have, however, been kept up, and are still being furnished to each railway company, although no attempt is made to regulate the tonnage in accordance with the percentage at that time allotted.

"In fact, the Chesapeake and Ohio road has greatly exceeded the percentage allotted to it in every year for the past six years, with the exception of 1902, when a strike prevailed in the region served by it, and expects to enjoy a larger tonnage this year than last, and in order to handle it acceptably, has arranged for another large coal pier at Newport News and two thousand additional tidewater coal cars, in addition to about fifty miles of new second track east of the coal territory."

Glasgow Was With N. & W.

In connection with the sweeping investigation now being engaged in by the Congressional Committee, it is interesting to note that Mr. William A. Glasgow, special counsel for the committee, was for a number of years counsel for the Norfolk and Western Railroad, with offices in Roanoke.

Mr. Glasgow was, during that period, a prominent figure in Richmond during the sessions of the Legislature and the Constitutional Convention, acting in behalf of, and guarding the interests of the Norfolk and Western Railroad.

The matters now being investigated are well known to Mr. Glasgow, who, until three years ago represented the Norfolk and Western, resigning only to identify himself with other interests in Philadelphia, where he is now engaged in practicing his profession.

It is said that Mr. Glasgow is fully acquainted with all the acts and agreements of the coal carrying roads and that his examination of the various witnesses that will be brought before the Congressional Committee will be conducted from the standpoint of counsel familiar with the inner workings of the matters under inquiry.

President Stevens, of the Chesapeake and Ohio, stated that he had not yet been summoned to appear before the committee, but that he expected to be called. He said that he did not know at what place the examination would be held—Washington, he supposed, would be the place, but that there was a possibility of the committee coming to Richmond.

EVERYBODY TESTIFIES

Nothing But Praises for ELIXIR BABEK

The Great Preventative Against Typhoid Fever and Positive Cure for Chills, Fever, Ague, Loss of Appetite, Biliousness, Dyspeptic Disorders, Headaches, Pains in the Back, Side or Limbs, is highly endorsed by physicians, nurses and thousands of users. Malaria makes you weak, Babek makes you strong. Insist on Babek. Beware of substitutes.

For sale at all druggists. 50c. per bottle.

The Naturalness of *The Victor*

Have you not at some time wandered through the fields—out amid the flowers and birds—and enjoyed the full richness of nature?

Did you ever listen, enraptured, to the voice of a famous speaker or singer, and wish you could continue to hear them many times?

THE VICTOR TALKING MACHINE will reproduce that song or speech as often as you wish, and as it came from the living throat. It will sound as NATURAL as did the songs of the birds the day you roamed the fields.

Every land and people have had their best music put on record—VICTOR RECORDS—the solemn and sacred, the light and bright.

$17.00 and upwards will buy a Victor, and you can pay by the month. It's easy.

Also, it's easy to own one of these Pianos:

Steinway, Steck, Wheelock,
Weber, Kimball, Standard,
Hardman, Haines.

Likewise, the Pianolas and Organs. We give a daily concert for you. Will you attend?

Walter D. Moses & Co.

Oldest Music House in Virginia.

Mail Orders Filled. 103 East Broad.

WESTERN ASSURANCE COMPANY, OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905, OF THE CONDITION AND AFFAIRS OF THE WESTERN ASSURANCE COMPANY, OF TORONTO, ORGANIZED UNDER THE LAWS OF THE DOMINION OF CANADA, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

President—HON. GEO. A. COX.
Secretary—C. C. FOSTER.
Principal office—22 WELLINGTON STREET, EAST TORONTO.
General Agent in Virginia, JULIUS STRAUS; residence, RICHMOND, VA.
Organized or incorporated, AUGUST, 1851; commenced business, AUGUST, 1851.

ASSETS.

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			$15,000 00

BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
U. S. 2 per cent. registered bonds	$100,000 00	$103,000 00	
Dominion of Canada stock, 3½ per cent	65,350 00	65,350 00	
Georgia State bonds, 3½ per cent	10,000 00	10,921 00	
City of Columbus (Ohio) bonds, 4½ per cent	50,000 00	51,300 00	
City of Toledo (Ohio) bonds, 4 per cent	50,000 00	54,675 00	
City of Richmond (Va.) bonds, 4 per cent	42,000 00	43,197 00	
City of Portland (Ore.) bonds, 5 per cent	30,000 00	34,779 00	
City of Portland (Ore.) bonds, 6 per cent	5,000 00	6,192 50	
City of Portland (Ore.) bonds, 4 per cent	15,000 00	15,000 00	
City of New York, corporate stock, 3½ per cent	141,000 00	140,296 00	
City of Los Angeles (Cal.) school bonds, 3½ per cent	110,000 00	110,000 00	
City of London (Ont.) debentures, 4 per cent	40,000 00	40,000 00	
City of Montreal (Que.) debentures, 4 per cent	46,000 00	47,170 40	
City of Kingston (Ont.) debentures, 4½ per cent	21,800 00	22,541 90	
City of Kingston (Ont.) debentures, 4 per cent	26,700 00	26,700 00	
City of Winnipeg (Man.) debentures, 4 per cent	14,000 00	14,000 00	
City of Winnipeg (Man.) debentures, 4 per cent	16,000 00	16,000 00	
City of Winnipeg (Man.) debentures, 5 per cent	10,000 00	10,888 00	
Town of Cobourg debentures, 4 per cent	25,000 00	24,697 50	
Town of Walkerville debentures, 4 per cent	50,000 00	50,000 00	
County of Simcoe debentures, 4 per cent	16,172 44	16,900 74	
Province of Manitoba debentures, 4 per cent	60,000 00	61,200 00	
Rochester (N. Y.) Ry. Co. bonds, 5 per cent	20,000 00	22,000 00	
Chicago, Milwaukee and St. Paul Ry. bonds, 4 per cent	5,000 00	5,380 00	
Baltimore and Ohio R. R. Co. bonds, 4 per cent	50,000 00	48,375 00	
Canadian Northern Ry. Co. bonds, 4 per cent	155,000 00	155,000 00	
Kingston and Pembroke Ry. bonds, 3 per cent	50,000 00	45,000 00	
Manitoba and Southeastern Ry. Co. bonds, 4 per cent	97,332 00	90,278 54	
Niagara, St. Catharines and Toronto Ry. bonds, 5 per cent	25,000 00	25,000 00	
Canadian Bank of Commerce stock	45,950 00	77,355 25	
Dominion Savings and Investment Co. stock	15,000 00	16,500 00	
Canada Permanent and Western Canada Mortgage Corporation stock	19,920 00	25,298 40	
Toronto Loan and Savings Co. debentures, 4 per cent	72,500 00	72,500 00	
Central Canada Loan and Savings Co. debentures, 4 per cent	200,000 00	200,000 00	
Total par and market value (carried out at market value)	$1,702,224 44	$1,753,542 83	1,753,542 83
Cash in the company's principal office			87 69
Cash belonging to the company in bank			206,224 49
Interest due and accrued on bonds not included in market value			9,260 53
Gross premiums (as written in the policies) in course of collection, not more than three months due			452,700 20
Bills receivable, not matured, taken for fire, marine and inland risks			18,949 55
Aggregate amount of all assets of the company, stated at their actual value			$2,450,765 28

LIABILITIES.

Gross claims for adjusted and unadjusted losses due and to become due	$12,777 09	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	99,972 96	
Losses resisted, including interest, costs and other expenses thereon	3,364 63	
Net amount of unpaid losses		$116,114 78
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, $1,862,084.82; unearned premiums (50 per cent.)	$931,042 41	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $1,152,723.87; unearned premiums (pro rata)	623,918 94	
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks $123,095.35; unearned premiums (50 per cent.)	67,547 60	
Gross premiums (cash and bills) received and receivable on all unexpired marine risks, 100 per cent	9,392 55	
Total unearned premiums as computed above		1,532,901 51
Commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection		59,178 28
Total amount of all liabilities, except capital stock and net surplus		$1,707,194 70
Joint-stock capital actually paid up in cash—deposit capital		201,000 00
Surplus beyond capital and all other liabilities		548,591 68
Aggregate amount of all liabilities, including paid-up capital stock, and net surplus		$2,456,786 38

RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of last year	$383,920 28	$85,063 41
Deduct amount of same not collected	none	none
Net collected	$383,920 28	$85,063 41
Gross premiums on risks written and renewed during the year	$2,880,915 47	523,359 48
Total	$3,264,835 75	$608,422 89
Deduct gross premiums and bills in course of collection at this date	411,185 54	61,455 91
Entire premiums collected during the year	$2,853,650 21	$546,966 98
Deduct reinsurance, rebate, abatement and return premiums	823,417 47	118,342 23
Net cash actually received for premiums	$2,030,232 74	$428,624 75

Received for interest on mortgages; received for interest and dividends on stocks and bonds, collateral loans, and from all other sources	87,887 04
Income received from all other sources, viz.: Rents	3,883 21
Aggregate amount of receipts actually received during the year in cash	$2,550,807 74

DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount actually paid for losses (including $102,914.27 losses occurring in previous years)	$1,285,704 80	$482,861 67	
Deduct all amounts actually received for salvage (whether on losses of the last or of previous years), $8,894.59, and all amounts actually received for reinsurance in other companies, $116,207.75. Total deduction	95,460 66	20,141 68	
Net amount paid during the year for losses	$1,190,244 14	$462,219 93	$1,543,464 07
Paid for commission or brokerage			508,720 64
Paid for salaries, fees, or other charges of officers, clerks, agents, and all other employees			80,470 75
Paid for taxes etc.			96,043 28
All other payments and expenditures			162,901 05
Aggregate amount of actual disbursements during the year, in cash			$2,390,600 09

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written	$4,698,680 00	$455,036 00	$5,153 716 00
Premiums received (gross)	37,979 98	5,836 98	43,816 96
Losses paid	15,865 15	3,490 83	19,355 98
Losses incurred	19,267 20	3,490 83	16,758 03

(Signed) J. J. KENNY, Vice-President.
(Signed) C. C. FOSTER, Secretary.

Dominion of Canada, Province of Ontario,
City of Toronto, County of York—ss.:
Sworn to, January 23, 1906, before
JOHN H. HUNTER, Notary Public.

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

Mr. Brannan Operated Upon.

Mr. Harry N. Brannan was operated upon at 10:15 o'clock yesterday morning at the Memorial Hospital by Drs. Levy and Mathews. The operation was quite serious, but Mr. Brannan's many friends hope for his speedy recovery. He was resting more comfortably last night.

Jury Renders Verdict.

The coroner's jury, which was empaneled to inquire into the death of A. J. Traylor, who was killed Monday afternoon by Chesapeake and Ohio engine No. 80, returned a verdict yesterday of accidental death. Constable C. O. Burch summoned the jurors and witnesses.