HAD SOME EFFECT ON STOCK MARKET

Money Situation Begins to Have Noticeable Effect—Abstention From Operations.

NOT MUCH APPREHENSION

Rumors of Strikes Have Little Weight—Prosecution of Trusts Subject of Discussion.

NEW YORK, November 12.—The money situation had some effect on prices of stocks to-day. The determined abstention from operations in the market, which was a feature of last week, gave place to some liquidation. As the demand continued as torpid as last week, the selling was effected only at concessions, which were substantial in stocks where prodigious speculation had been active. The compelling intuenee in the selling was the calling of loans, necessitated by the deficit in the legal reserves of the banks shown by the Saturday bank statement. No source of replenishment of cash is available yet, and a reduction of deposits by scaling down of outstanding credits is the alternative. Holders of securities thus called upon for repayment seemed reluctant to part with their holdings, and their efforts to secure fresh accommodation ran the money rate up to twenty per cent. early in the day. The local banks were said to be out of the money market entirely, and funds were available only from the trust companies and out-of-town lenders. Operators in stocks were somewhat disturbed by the explicit assertion of Secretary of the Treasury that he would take no measure of relief for the money market in present conditions. It is recognized as out of the question to bring about easy conditions in Wall Street, except by carrying foreign markets with this to a lower interest basis. Any marked relaxation in rates here would lead certainly to an outgo of gold to assist the struggle of the London money market to adjust itself to the heavy coming requirement of the year and settlements. The decline in prices of stocks gave some additional point to discussion of the adjustment of the labor question, which is going on either by voluntary advances by many corporations, or by demands from labor organizations. Not much apprehension was expressed of strikes, in spite of the progress of a ballot reported amongst the Erie firemen on the question of going out. The reports of the prosecution in preparation against the Standard Oil Company of an intended investigation against the Harriman combinations by the Interstate Commerce Commission and of rumored recommendations in the forthcoming message of the President were items in the day's discussion, and had some influence in the depression. The considerable part played by short selling by bears was indicated by the recovery of the latter part of the day, due to covering of short contracts. The closing was firm at the recovery.

Bonds were easy. Total sales, par value, $2,185,000. United States bonds were unchanged on call.

Total sales stocks to-day were 966,400 shares.

NEW YORK, November 12.—Money on call, strong, 5@20 per cent.; ruling rate, 12; closing bid, 5; offered at 8. Time loans very strong; 60 days, 8; 90 days, 7 to 7 1-2 per cent.; six months, 6 1-2. Close: Prime mercantile paper, 6@6 1-2 per cent. Sterling exchange steady at decline, with actual business in bankers' bills at $4.8570@4.8575 for demand and at $4.8725@4.8730 for sixty day bills. Posted rates, $4.81 1-2@4.86 1-2; commercial bills, 4.80; bar silver, 71 3-8; Mexican dollars, 55. Government bonds steady; railroad bonds easy.

RICHMOND STOCK MARKET.

Richmond, Va., November 12, 1906.

	Bid.	Asked.
STATE SECURITIES.		
North Carolina 4s, C. 1910	101	...
Va. 3s, Old, C. an dR., 1932	95	...
Va. Centuries, 3-3, C. and R., 1991	95½	96
CITY SECURITIES.		
Rich. City 4s, C. and R., 1938-1949	101	104
RAILROAD BONDS.		
Atlanta and Char. 1st 7s, R., 1907	101	...
A. C. L. R. R. Con. Trust 4 p. c.	97	...
A. C. L. R. R. Cons. of Ind. 4 p. c.	88	90
Georgia Pacific 1st 5s, C, 1922	118	...
Georgia, Southern and Fla., 1945	110	...
Georgia and Ala. Con. 5s, 1945	109	...
Norfolk and Western Ry. 4s, 1996	99	...
Norfolk and West. Ry. Pocah. 4s, 1944	92	...
Va. and S. W. 1st 5s, C, 1957	112	...
STREET RAILWAY STOCKS.	Par.	
Norfolk Railway and Light Co.	29	...
BANK STOCKS.	Par.	
Atlantic Coast Line "A"	100	132
Atlantic Coast Line com.	100	125
Atlantic Coast Line of Conn.	100	120
Chesapeake and Ohio, November 10	50	...
Norfolk and Western, com.	100	92
R., F. and P. Div. Ohlig.	100	214½
R., F. and P. 1 p. ct. guar.	100	215
BANK AND TRUST CO. STOCKS.		
American National	100	128
Broad Street	25	29
City	25	34
First National	100	275
Merchants National	100	240
National Bank of Virginia	100	140
Planters National	100	127
Bank of Richmond	100	130
INSURANCE STOCKS.		
Va.-Car. Chem. pfd., $ p. ct.	100	100	101½
Va.-Carolina Chem. com.	100	...	24½
Va.-Car. C. Co. Ctf. Tr. 5 p. ct.	...	95½	...
BALTIMORE STOCK MARKET.			

BALTIMORE, Md., November 12.—Seaboard Air Line, common and preferred—Nothing doing.

COTTON MARKETS.

NEW YORK, November 12.—The cotton market was steady to-day and closed very steady, a net advance of 21@24 points. Sales for the day were estimated at 350,000 bales.

The opening was steady at an advance of 2 points in response to steady cables. At first there was some irregularity, with selling encouraged by rumors that a local operator just returned from the South would issue a bearish crop estimate, but this estimate when published proved to be for 13,275,000 bales, which was a little under expectations, and the market during the later trading ruled steady to firm on covering of shorts. After advancing to 9.42 for January and 9.77 for March, there was a reaction of about 10 points, under realizing, but the market firmed up again in the afternoon on buying of winter months by spot people and covering by Southern shorts, and at one time prices were about 23@27 points net higher, the close being a little down from the best under realizing. The Southern spot markets were unchanged to 1-16c. higher, and private advices from the South report increasing steadiness among interior holders.

Receipts at the ports to-day were 71,939 bales against 79,162 last week and 53,994 last year. For the week 410,000 bales against 475,[illegible] last week and 391,919 last year. To-day's receipts at New Orleans 18,000 bales against 14,371 last year, and at Houston 12,999 bales against 5,402 last year.

Cotton futures opened steady and closed very steady:

	Open.	High.	Low.	Close.
November	9.30	9.60	9.46	9.53
December	9.40	9.62	9.38	9.52
January	9.47	9.71	9.46	9.66
February	...	...	...	9.72
March	9.61	9.90	9.76	9.88
April	...	...	...	9.94
May	9.78	10.01	9.77	9.99
June	9.85	9.98	9.88	10.04
July	9.87	10.08	9.87	10.07

Spot cotton closed quiet, 20 points advance; middling uplands, 10.30; middling gulf, 10.55; sales, 1,900 bales.

Cotton, quiet; middling, 10.30; net receipts, 98 bales; gross, 11,086 bales; sales, 1,000 bales; stock, 190,697 bales.

Total to-day at all ports—Net receipts, 71,939 bales; export to Great Britain, 12,738 bales; to France, 20,496 bales; to the Continent, 21,400 bales; to Japan, 500 bales; stock, 1,621,638 bales.

Consolidated at all ports—Net receipts, 140,716 bales; export to Great Britain, 29,366 bales; to France, 10,496 bales; to the Continent, 35,748 bales; to Japan, 500 bales.

Total since September 1st at all ports—Net receipts, 2,216,636 bales; export to Great Britain, 932,635 bales; to France, 256,101 bales; to the Continent, 864,352 bales; to Japan, 27,979 bales.

NEW ORLEANS, November 12.—COTTON—Spot closed quiet and unchanged; middling, 9¾c.; spot sales were 1,400 bales with 7,900 bales to arrive. Futures opened steady, unchanged to 2 points higher, and advanced on bullish Liverpool cold weather in the cotton belt and covering of shorts. The close was steady, 2@8 points above Saturday's final figures. Closing: November, 9.71 bid; December, 9.75; January, 9.82; February, 9.86; March, 9.92; April, 10.07; May, 10.12; June, 10.20; July, 10.27.

RICHMOND PRODUCE MARKET.

(Corrected Daily.)

POULTRY—LIVE.		
Chickens, small, per lb.	11 @	12
Hens, per lb.	10 @	11
Ducks, per lb.	10 @	12
Turkeys, large, per lb.	14 @	15
Geese, per piece	60 @	80
Guineas, per piece	20 @	25
POULTRY—DRESSED, UNDRAWN.		
Chickens, per lb.	12 @	14
Hens, per lb.	10 @	12
Ducks, per lb.	10 @	12
Turkeys, per lb.	16 @	18
Drawn poultry 1c. higher.		
BUTTER.		
Choice family packed per lb.	17 @	18
Choice dairy packed	15 @	17
Choice store packed	18 @	22
Packing stock	10 @	11
EGGS.		
Crates, nearby, fresh laid	25 @	26
Crates, from other sections	24 @	25
Crates, nearby, fresh laid	26 @	27
Crates, from other sections	25 @	26
Guinea	15 @	17
FRUITS AND VEGETABLES.		
APPLES—Fancy, per bbl.	2.50 @	3.00
No. 2 per bbl.	1.00 @	2.00
LEMONS—Per box	6.00 @	7.00
ORANGES—Florida, per box	2.00 @	2.50
GRAPES—Per basket	25 @	35
Per crate	1.00 @	1.50
BANANAS—Per bunch	35 @	50
GRAPEFRUIT—Per case	2.00 @	2.50
BLACKEYE PEAS—Per bus.	1.50 @	1.75
Black peas, per bus.	nominal	
Common to good	nominal	
Clay peas, per bus.	nominal	
Mixed peas, per bus.	nominal	
BEANS—Navy, No. 1 white	1.60 @	1.65
Common to choice, per bus.	1.25 @	1.50
Mixed, per bu.	1.20 @	1.25
Colored, per bus.	1.20 @	1.25
POTATOES—		
White No. 1, per bushel	55 @	65
White, No. 2, per bushel	40 @	45
CABBAGES—Per 100 heads	4.00 @	5.00
CELERY—Fancy, per bunch	50 @	65
Choice, per bunch	30 @	40
ONIONS—Choice, per bushel	60 @	65

New York Produce Market.

NEW YORK, November 12.—FLOUR—Quiet and lower to sell. Rye Flour—Firm. Buckwheat Flour—Steady. Buckwheat—Steady. Cornmeal—Quiet. Rye—Firm; No. 2 western, 76c. Barley—Firm; feeding, 44c.

Wheat—Easy; No. 2 red, 79½c. elevator. Options showed ½c. loss. May, 79 9-16c.; December, 78½c.

Corn—Irregular; No. 2, 54c. elevator. Options closed ½@¾c. net lower. May, 50⅝c.; December, 52⅝c. Oats—Barely steady; mixed, 32c.

Beef—Firm. Cut Meats—Steady. Lard—Easy; western prime, 9.45@9.55; refined, easy; continent, 10.00. Pork—Steady. Tallow—Firm. Petroleum—Steady. Rosin—Firm. Turpentine—Firm at 68½@70c.

Rice—Firm. Molasses—Steady. Coffee—Spot Rio, quiet; No. 7 invoice, 7¾c.; mild, steady. Futures unchanged to 5 points higher. Sugar—Raw, quiet; fair refining, 3¾c.; centrifugal, 96 test, 3 11-16c.; molasses sugar, 3 1-16c.; refined, quiet. Butter—Firmer; extra creameries, 2c.; State, dairy, 19@25½c. Cheese—Quiet; State, full cream, small, 12@13½c.; large, 10¾@11¾c.; skims, 3@10½c. Eggs—Firm; nearby, selected, 29@30c.; western, average best, 27@28c.

Pearls—Quiet. Fruits—Steady. Potatoes, 5¾@7c.; other domestic, 1½@2½c. Liverpool Freights—Quiet; cotton by steam, 18c.; grain by steam, 1½d. Potatoes—Irish, weak; Maine, per bag, $1.50@1.60; Long Island, per barrel, $1.75; State, $1.20@1.60; do., Jersey, $1.40@1.50; sweets, easy; Jersey, $1@1.75; Eastern Shore, $50@$1.00. Cabbages—Steady at $2.50@4.00 per 100 pounds; white, Danish seed, per ton, $12@25.00; do., domestic, $8@10.00.

Cottonseed Oil—Easy under freer offerings; prime crude, f. o. b. mills, 27c.; prime summer yellow, 30c.; prime white, nominal; prime winter yellow, nominal.

Chicago Grain Market.

CHICAGO, November 12.—Advices claiming a liberal yield of spring wheat in the Northwest depressed teh local wheat market to-day. At the close wheat for December delivery was off ½@¾c. Corn was down ⅛c. Oats were ⅛c. lower. Provisions were 5@7½c. lower.

	Open.	High.	Low.	Close.
WHEAT—				
Dec.	73⅛	73⅛	72⅝	72⅞
May	78⅛	78⅛	77½	77⅝
CORN—				
Dec.	42⅛	42⅛	41⅝	41
May	43½	43⅝	43⅛	43⅝
July	44	44	43⅝	43⅞
OATS—				
Dec.	34⅝	34⅝	34½	34⅛
May	35⅝	35⅝	35⅛	35⅛
July	32⅝	32⅝	32⅛	32⅛
MESS PORK—Per bbl.				
Jan.	14.12	14.12	14.00	14.05
May	14.25	14.25	14.12	14.17
LARD—Per 100 lbs.				
Nov.	9.20	9.35	9.20	9.25
Dec.	8.60	8.60	8.52	8.57
Jan.	8.42	8.42	8.35	8.37
May	8.35	8.37	8.35	8.35
SHORT RIBS—Per 100 lbs.				
Jan.	7.67	7.60	7.52	7.55
May	7.67	7.67	7.65	7.67

Cash quotations were as follows: Flour—Steady. No. 2 spring wheat, 77@81½c.; No. 3, 72@79c.; No. 2 red, 71½@72½c. No. 2 corn, 41@41½c.; No. 2 yellow, 46½c. No. 2 oats, 32½c.; No. 2 white, 35c.; No. 3 white, 32½@33½c. No. 2 rye, 69@71c. Fair to choice malting, 47@50c. No. 1 flaxseed, $1.11; No. 1 northwestern, $1.20. Prime timothy seed, $4.10@4.25. Clover, contract grade, $12.25. Short ribs, sides (loose), $8@8.50. Mess pork, per barrel, $14.00; lard, per 100 pounds, $8.20; short clear sides (boxed), $8.37@8.50. Whiskey, basis of high wines, $1.26. Butter—Market steady; creameries, 19@26c.; dairies, 18½@23c. Eggs—Strong; at mark, cases included, 22@24c.; firsts, 26c.; prime firsts, 28c.; extras, 29c. Cheese—Steady at 12½@12¾c.

BALTIMORE, MD., November 12.—FLOUR—Dull and unchanged. Wheat—Easier; spot, contract, 77½@78¾c.; southern by sample, 74@79½c. Corn—Easier; spot, old, 49¾@49¾c.; new, 47¾@48¾c.; new, southern white, 47@48c. Oats—Steady; No. 2 mixed, 29@29½c. Rye—Firm; No. western, domestic, 73@75c. Butter—Firm and unchanged; fancy imitation, 21@22c.; do. creamery, 27@28c.; do., dairy, 18@20c.; store packed, 17@18c. Eggs—Firm at 28c. Cheese—Active and unchanged at 12¾@13¼c. Sugar—Steady and unchanged.

RICHMOND GRAIN MARKET.

Richmond, Va., November 12, 1906.

QUOTATIONS.

WHEAT—		
No. 2 red (car lots)	$ 81 @	82
No. 3 red (car lots)	78 @	80
Steamer (car lots)	75 @	77
Rejected (car lots)	60 @	74
Virginia (bag lots)	80 @	84
CORN—		
No. 2 white (car lots)	@	55
No. 3 white (car lots)	@	54½
No. 2 mixed (car lots)	@	54½
No. 3 mixed (car lots)	@	54
Virginia (bag lots)	53 @	55
OATS—		
No. 3 mixed (car lots)	@	35½
No. 3 mixed (car lots)	@	35
No. 2 white (car lots)	@	37½
No. 3 white (car lots)	@	37½
Winter seed	50 @	60
RYE—		
No. 2 (car lots)	72 @	74
Virginia (bag lots)	66 @	72

CATTLE MARKETS.

RICHMOND LIVE STOCK MARKET.
(Sales at Union Stock Yards.)
Richmond, Va., November 12, 1906.

The live stock report for week ending October 29th is as follows:

Best steers, 5c.; medium to good, 4@4½c.; common to fair, 3@3½c.; best cows, 3¾@4c.; fair to medium, 2½@3¼c.; old, poor cows, 1½@2c.; best heifers, 3½@4½c.; common to good, 2@3½c.; bulls, 2½@3c.; best calves, 6@7c.; common to fair, 4@5½c.; best lambs, 5½@7½c.; common to fair, 4@5½c.; best hogs, $6.50@6.75; a few extra higher; light hogs, 6¼@6½c.; rough hogs, 5@5½c.

Prospects good for all kinds of stock.

CHICAGO, November 12.—CATTLE—Receipts, about 20,000 head. Market: Beef steady; others weak to 10c. lower. Common to prime steers, $4@7.30; cows, $1.40@4.75; heifers, $2.00@5.50; bulls, $2.40@4.50; calves, $3@8.50; stockers and feeders, $2.40@4.50. Hogs—Receipts about 38,000 head. Market 5@10c. lower. Choice to prime, heavy, $6.30@6.45; medium to good, heavy, $6.20@6.30; butchers' weights, $6.25@6.40; good to choice, mixed, $6.10@6.35; pigs, $5.90@6.25. Sheep—Receipts about 28,000 head. Market slow. Sheep, $1.25@5.85; yearlings, $5.00@6.40; lambs, $5.00@7.50.

NEW YORK, November 12.—BEEVES—Receipts, 4,843 head. Steers, $3.75@6.05; oxen and stags, $4@4.75; bulls, $2.50@4.15; cows, $1.90@5.85; helfers, $2.90. Calves—Receipts, 1,828 head. Veals, $4.50@9.00; grassers, $2.50@3.75; western, $4.00. Sheep and Lambs—Receipts, 16,609 head. Sheep, $3@5.60; few choice at $5.60; wethers, $5.40; culls, $2@2.50; lambs, $6@7.90; choice, $7.15@7.50; culls, $4@6.00. Hogs—Receipts, 11,861 head. Market firm. Hogs, $6.70@6.80; pigs, $6.85.

CINCINNATI, O., November 12.—HOGS—Quoted at 5@10c. lower. Butchers' and shippers', $6.37½@6.40; common, $5.50@6. Cattle—Active. Fair to good shippers, $4.50@5.40; common, $3@3.85. Sheep—Steady at $2.25@4.00. Lambs—Strong at $4.25@7.60.

MISCELLANEOUS MARKET.

PEANUT MARKET.

(Reported by Rodgers, McCabe & Co.)

PETERSBURG, VA., Nov. 12.—PEANUTS—Spanish (New)—Firm and active at $1.20 per bushel. Virginias (New)—Firm at 3¾@4c. for fancy stock; machine picked, 3@3½c.; black stock, 2@2½c.

DRY GOODS MARKET.

NEW YORK, November 12.—Dry goods market was quiet and firm to-day. Mor openings of carpets were announced and prices on tablecloths were advanced. The price of percales was advanced from ¼@½c. a yard.

NAVAL STORES.

WILMINGTON, N. C., November 12.—SPIRITS TURPENTINE—Nothing doing; receipts, 25 casks. Rosin—Firm at $3.70; receipts, 105 barrels. Tar—Firm at $2.30; receipts, 18 barrels. Crude Turpentine—Firm at $3.50@4.25; receipts, 40 barrels.

SAVANNAH, GA., November 12.—TURPENTINE—Firm at 66½c.; sales, 634 casks; receipts, 581 casks. Rosin—Firm; sales, 1,465 barrels; receipts, 1,984 barrels; shipments, 2,034 barrels; stock, 60,000 barrels.

CHARLESTON, S. C., November 12.—TURPENTINE AND ROSIN—Nothing doing.

MARINE INTELLIGENCE.

ARRIVED

Steamer Brandon, Barney, Norfolk, merchandise and passengers, Old Dominion Line.

Steamer Berkeley, Shelly, Norfolk, merchandise and passengers, Old Dominion Line.

Steamer Pocahontas, Graves, Norfolk, merchandise and passengers, Virginia Navigation Company.

PORT OF RICHMOND, NOV. 12, 1906.

Tug Reliance, Burke, Baltimore, barge of oil, Standard Oil Company.

Barge Albemarle, Wolf, Baltimore, coal, R. H. Hawes & Co.

Sloop J. H. Marshall, Marshall, Ferguson's Wharf, Va., oysters, M. L. Marshall.

SAILED.

Steamer Brandon, Barney, Norfolk, merchandise and passengers, Old Dominion Line.

Steamer Berkeley, Shelly, Norfolk, merchandise and passengers, Old Dominion Line.

Schooner William Cobb, Cook, Salem, Mass., railroad ties.

Barge Delaware, Fairbrothers, Baltimore, light.

Barge York, Allen, Bermuda Hundred, light.

Tug Radiant, Burk, Baltimore, oil barge.

PORT OF WEST POINT, NOV. 12, 1906.

ARRIVED.

Steamship Baltimore, Short, Baltimore, passengers and general cargo.

SAILED.

Steamship Baltimore, Short, Baltimore, passengers and general cargo.

On Local Markets

Produce.

Business on the Cary Street produce blocks was not especially active yesterday. It never is on Mondays, but there was, nevertheless, something doing. Game continues plentiful and is a little cheaper than it has been. There were no changes in the prices of produce and fruits, except that eggs are a shade lower than they were last week. They are, however, still scarce and rule high. They sold yesterday at 26 cents in crate lots. While the demand was not very active, there was enough business to enable the commission men to "clean up shop" preparatory to the large receipts expected to-day and the remainder of the week.

Tobacco.

As long as the cool, crisp and dry weather continues the tobacco warehousemen expect little or no leaf tobacco to be sold on the floors. The breaks will be very light to-day. If there are any sales at all to-day they will begin promptly at 9.30.

ROBUST SCOTCHMAN LOOKING FOR WORK

Foreigner Reaches Virginia and Applies to Commissioner for Position on Farm.

A robust Scotchman arrived here yesterday and applied to Commissioner Koiner for farm work. His name is MacKaith, and he impressed Mr. Koiner very favorably. He will be assigned work with some nearby farmer to-day. The man is single and says he is anxious to work and buy a home of his own later on. Mr. Koiner is pleased with the work of his agents abroad. He says other men are now on their way here, and that he is getting none save those who are sober and industrious.

He has instructed his agents to look after this class of men and to send no others. The Commissioner believes that when he shall have gotten his work in this line well under way a large number of valuable farm hands will follow, as the men who come and are satisfied will bring others.

PRAISES VIRGINIA.

Mr. Chris Evenson Says It Is Good Place for Farmers.

Mr. Chris Evenson, who has resided in Richmond for many years, declares that recent articles in Canadian papers, decrying the agricultural advantages, are without foundation, and do the old State a great injustice.

"In all my travels," he said last night, "I have never seen any place that offered better advantages for farmers than Virginia. I was very much incensed at these articles, and can declare every word of them utterly false. I have lived here thirty years, notwithstanding good offers to locate elsewhere. This is because I find people kind and hospitable, the climate good and the soil productive. Any foreigner desiring a location for himself and family cannot do better than to make inquiries of Commissioner Koiner. All this, of course, providing the man is of the right stamp, willing to work and willing to help himself."

MARK TWAIN HAS HIS ANNUAL ATTACK

NEW YORK, November 12.—Mark Twain's attack of bronchitis, which prevented him being present at the dinner Saturday night to Henry M. Alden, continued yesterday, to hold Mr. Clemens a prisoner in his room at his home, No. 21 Fifth Avenue. The author sent this message to a reporter who called to ask after his health:

"This is only my regular yearly siege of bronchitis. I was attacked by it ten days ago, and retired to the privacy of my apartment to wait until it let go. Yesterday I took a little more cold, but my illness has nothing serious about it."

Mr. Clemens has been subject to these recurrences of bronchitis for several years, and they do not alarm him in the least.

Cheatham Will Retire.

ATLANTA, Ga., November 12.—Richard Cheatham, secretary of the Southern Cotton Association, announced to-day that he will retain his position at the expiration of his present term. The resignation, he said, will be presented and become effective at the meeting of the Executive Committe in Birmingham about the middle of January next. Mr. Cheatham said that his work with the Cotton Journal requires all his time.

Disagreement in Suit.

LONDON, November 12.—A jury in the Queen's bench division of the High Court of Justice to-day announced a disagreement in the breach of promise suit brought by Marian Draughon, an actress, daughter of the late Judge Thomas Settle, of the United States Circuit Court of Florida, against Heinrich Thyssen, described as the son and heir of a millionaire iron magnate of Dusseldorf, Germany.

Financial.

Accounts with Individuals, Firms and Corporations, and handle your banking business in a conservative and progressive manner.

The American National Bank of Richmond

is conducted and developed by the wise, experienced and careful direction of men of sound judgment in banking affairs. It is a depository of absolute security for your money. Open an account with us to-day.

Buy Your Life Insurance Here.

We stand for the best in Life Insurance, and every dollar spent with us helps the prosperity of THE SOUTH.

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Every kind of legitimate Insurance is sold by us. The absolute security of your Insurance is guaranteed by the South's most prominent business men—men who have made success out of every business venture and are best qualified to take care of your Life Insurance investment.

Write to-day for descriptive literature.

AGENTS WANTED.

Places open for live, ambitious men. Write, and do so at once.

He Is Not a Miser

because he saves a part of his earnings. He is doing the right thing.

No better way to save than by having an account with a reliable bank.

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R. A. PATTERSON, Pres.
L. Z. MORRIS, Vice-Pres.
J. M. BALL, Cashier.

A Dollar Will Do—Start Now!

City Bank

OF RICHMOND, VA.

Capital, - - - - - - - $400,000
Surplus and Undivided Profits, $150,000

Would be pleased to receive the accounts of corporations, firms and individuals.

Interest allowed on deposit in Savings Department.

WILLIAM H. PALMER, President.
E. B. ADDISON, Vice-President.
J. W. SINTON, Cashier.

THE NEWPORT NEWS AND OLD POINT RAILWAY AND ELECTRIC COMPANY.

Newport News, Va., November 8, 1906.

Notice is hereby given that there has been deposited with the Maryland Trust Company, Trustee, Baltimore, the sum of $[illegible] for the purpose of investing the same in the General Mortgage Bonds of this Company, under the terms of said Mortgage, dated [illegible] 1901, NEWPORT NEWS AND OLD POINT RAILWAY AND ELECTRIC CO.,
By W. J. PAYNE, President.

Referring to the above notice, this Company will receive offers of the General Mortgage Bonds of the Newport News and Old Point Railway and Electric Company, for the investment of the sum mentioned, under the terms of said Mortgage. All offers must be in hand of the undersigned not later than 12 o'clock M. on the 17TH DAY OF NOVEMBER, 1906, and the right be reserved to reject any or all offers, or any part thereof.

MARYLAND TRUST COMPANY,
Trustee,
Baltimore, Md.

VIRGINIA ANNUAL CONFERENCE, PORTSMOUTH, VA., NOVEMBER 14TH-23D.

$3.50—ROUND TRIP—$3.50.

VIA CHESAPEAKE AND OHIO RAILWAY.

Tickets on sale November 13th and 14th. Good until November 25th. Fast trains leave Main Street Station 9:00 A. M. and 1:00 P. M.

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Broad-Street Bank.

STATE AND CITY DEPOSITORY.

Capital, - - - $200,000

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We extend to you a cordial invitation to open an account with this Bank. We shall be glad to place at your service every facility that a careful, conservative Bank may offer, either in the form of commercial accounts subject to check, or a savings account paying 3 per cent. interest.

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This Bank is justly growing in popularity. It is satisfactory to both stockholders and depositors. It is one of the few institutions which affords you an opportunity to be either or both.

Shares are One Dollar each, and subscriptions are received at par for awhile longer. Later the price will be advanced, and the stock will continue to advance on its merits.

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