STOCKS ❀ BONDS ❀ GRAIN ❀ COTTON

PRICES WAVERED; SMALL BUSINESS

Experts Preach Caution, Although They Say Outlook Is Hopeful.

FUTURE MONEY IS CLEAR

Foreign Exchange Takes Violent Advance—Market Closed Near the Bottom.

NEW YORK, January 2.—Prices of stocks wavered uncertainly to-day, and showed a tendency to settle back to Monday's closing level. The volume of business was on an insignificant scale. The constraint of the speculation was not explainable by any immediate developments, these being mostly favorable. But the longer outlook was the subject of much consideration and of greatly mixed interpretation. There was a weakness of authority in evidence in the annual reviews on the great showing of the year just passed, but there was in all of these a rather surprising unison in the note of caution mingled with even the most hopeful presages and from that ranging downward in the scale of optimism to an admission of probable early commercial reaction and depression. The future of the money market also seemed far from clear, in spite of the prompt relaxation which was manifest to-day in this market and in foreign markets as well.

A striking feature of the day's financial markets was the violent advance in the foreign exchange market. The demand for remittance seemed urgent, in spite of the easing of money markets abroad. It was inferred that obligations which were deferred during the stringency in money here were being covered on a large scale. The price of demand sterling rose fully 2 cents in the pound over that of last week. The high interest rates charged on stock market accounts for December had a discouraging effect on holders of the stocks on margin. The average rate for the month charged by stock exchange houses was 12 per cent. The Hill stocks were supported, and there was a subsidence of the rumors of money troubles growing out of the severe declines in those stocks. There were other points of occasional strength, but they yielded in the course of the trading. The market closed irregular and near the lowest prices of the day.

Bonds were irregular. Total sales, par value, $1,894,000. United States bonds were unchanged on call.

Total sales of stocks were 484,400 shares.

MONEY AND EXCHANGE: CLOSE—Money on call strong, 5@10 per cent.; ruling rate, 14; closing bid, 3; offered at 5. Time loans easy; sixty and ninety days, 7 per cent., and six months, 6@6 1-2 per cent.

Prime mercantile paper, 6@6 1-2; sterling exchange strong, with actual business in bankers' bills at $4.8475@4.8480 for demand, and at $4.7090@4.80 for sixty-day bills. Posted rates, $4.80@4.80 1-2 and $4.85. Commercial bills, $4.89 5-8@4.79 3-4. Bar silver, 69 7-8 cents. Mexican dollars, 54 cents. Government bonds steady. Railroad bonds irregular.

RICHMOND STOCK MARKET.

Richmond, Va., January 2, 1907.

SALES AT BOARD.

Virginia 3s—1,000 at 94½.

Virginia Centuries—5,000 at 94½; 6,000 at 94¼; 2,000 at 94⅝.

STATE SECURITIES.	Bid.	Asked.
North Carolina 4s, C., 1910	102	...
North Carolina 6s, C., 1919	128	...
Va. 3s, Old, C. and R., 1932	94¼	94½
Va. Centuries, 2-3, C. and R., 1991	94⅛	94½
RAILROAD BONDS.		
A. C. L. R. R. Con. Tr. 4 p. c.	97	...
A. C. L. R. R. Ctfs Ind. 4 p. c.	89	...
Georgia Pacific 1st 6s, C. 1922	117	...
Georgia, Southern and Fla., 1945	109	...
Ga. and Ala. Con. 5s, 1945	107	...
Norfolk and Western Ry. 4's, 1996	98	...
Nor. and West. Ry. Pocs. 4s, 1941	90	...
Petersburg Class A 6s, R. C., 1926	112	...
Petersburg Class C 6s, R. C., 1926	123½	...
Western N. C., 1st 6s, C, 1914	111½	...
RAILROAD STOCKS.	Par.	
Atlantic Coast Line "A"	100	131	...
Atlantic Coast Line of Conn.	100	218	...
Chesapeake and Ohio..November 100	65½	...
Norfolk and Western com.	100	92	...
R., F. and P. Div. Oblig.	100	245	260
R., F. and P. 7 p. ct. guar.	100	275	...
BANK AND TRUST CO. STOCKS.			
American National	100	120½	...
Broad Street	25	30	...
City	25	33	...
First National	100	200	...
Merchants National	100	500	...
National Bank of Virginia	100	129	...
Bank of Richmond	100	133	136
MISCELLANEOUS.			
Va.-Car. Chem. pfd., 8 p. c.	100	106	107

BALTIMORE STOCK MARKET.

BALTIMORE, MD., January 2.—Seaboard Air Line, common and preferred—Nothing doing.

COTTON MARKETS.

NEW YORK, January 2.—Trading in cotton was a little more active to-day and prices ruled steady to firm at the close, 2 points net lower on October and at 8@12 points higher on the other months. Sales were estimated at 150,000 bales. The opening was steady at a decline of 2 points to an advance of 2 points, which was about as due on the cables. There seemed to be a quiet but steady demand for January by spot people, and this imparted a steady tone to the entire list, which gradually worked higher. Realizing by local longs caused slight recessions at times during the session, but the general tendency was upward until January reached 9.49 and March 9.70, or about 12@13 points higher. The narrowing of the January-March differences to 21 points after selling 35 points apart on last Friday attracted some attention and led to rumors that various spot people were trying to secure control of the local stock. The weather in the South was rather wet and port receipts for the day were a shade lighter, but the interior estimates for to-morrow were full.

Receipts at the ports to-day were 66,803 bales against 23,606 last week and 28,485 last year. For the week (estimated), 280,000 bales against 311,764 last week and 154,944 last year. To-day's receipts at New Orleans 4,023 bales against 8,391 last year, and at Houston 18,534 bales against 7,756 last year.

Cotton futures closed steady:

	Open.	High.	Low.	Close.
January	9.33	9.49	9.33	9.47
February	....	....	....	9.60
March	9.56	9.70	9.56	9.66
April	....	....	....	9.83
May	9.76	9.86	9.73	9.83
June	....	....	....	9.89
July	9.87	9.97	9.83	9.93
October	9.06	....	....	9.73

Cotton, steady; middling, 10.75; gross receipts, 1,271 bales; sales, 45,200 bales; stock, 143,902 bales.

Total to-day at all ports—Net receipts, 66,803 bales; export to Great Britain, 12,506 bales; to the Continent, 28,477 bales; to Japan, 6,319 bales; stock, 1,321,686 bales.

Consolidated at all ports—Net receipts, 216,793 bales; export to Great Britain, 118,393 bales; to France, 17,563 bales; to the Continent, 82,056 bales; to Japan, 6,319 bales.

Total since September 1st at all ports—Net receipts, 6,018,947 bales; export to Great Britain, 1,845,319 bales; to France, 599,198 bales; to the Continent, 1,717,659 bales; to Japan, 94,484 bales.

Consolidated at all ports and total since September 1st at all ports are corrected figures.

NEW ORLEANS, LA., January 2.—COTTON—Spot cotton closed firm, 1-16c. up; middling, 10⅛c. Sales on spot [illegible] 6,750 bales and 2,125 to arrive. Futures opened steady, 10 points higher, principally on the demand for July cotton left over from last week. Trading [illegible] not large and was confined mostly to switching.

After close was steady, [illegible] points [illegible] than Saturday's final figures. Cotton futures closed steady: January, 10.12; February, 10.14; March, 10.19; April, 10.24; May, 10.13; June, 10.36; July, 10.45.

RICHMOND PRODUCE MARKET.

(Corrected Daily.)

POULTRY—LIVE.			
Chickens, small, per lb.	11	@	15
Hens, per lb.	10	@	11
Ducks, per lb.	13	@	14
Turkeys, large, per lb.	14	@	16
Geese, per piece	75	@	85
Guineas, per piece	20	@	25
POULTRY—DRESSED, UNDRAWN.			
Turkeys, hens, choice	15	@	16
Turkeys, gobblers, fair to good	14	@	15
Chickens, large, per lb.	12	@	13
Chickens, small, per lb.	12	@	13
Hens, per lb.	12	@	13
Geese, per lb.	10	@	11

Drawn poultry sells from 1½@2c. per pound more than undrawn. Undrawn preferred.

BUTTER.			
Choice family packed, per lb.	19	@	20
Choice dairy packed	18	@	19
Choice store packed	15	@	17
Packing stock	12	@	13
EGGS.			
Crates, nearby, fresh laid	28	@	29
Crates, from other sections	27	@	28
Guinea	18	@	20
FRUITS AND VEGETABLES.			
APPLES—Extra fancy, bbl.	3.25	@	4.00
Fancy, per bbl.	2.75	@	3.00
Choice, per bbl.	1.75	@	2.00
Poor to fair, per bbl.	1.00	@	1.50
LEMONS—Per box	3.50	@	4.50
ORANGES—Florida, per box	2.00	@	2.50
GRAPES—Per basket	18	@	20
Per crate	1.50	@	1.75
BANANAS—Per bunch	25	@	50
GRAPEFRUIT—Per case	2.00	@	2.50
BLACKEYE PEAS—Per bus.	2.00	@	2.25
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	@	1.30
Mixed, per bus.	1.20	@	1.25
Colored, per bus.	1.20	@	1.25
POTATOES—			
White, No. 1, per bus.	55	@	65
White, No. 2, per bushel	40	@	45
CABBAGES—Per 100 heads	4.00	@	5.00
CELERY—Fancy, per bunch	50	@	75
Choice, per bunch	40	@	50
ONIONS—Choice, per bus.	40	@	50

New York Produce Market.

NEW YORK, January 2.—FLOUR—Dull and barely steady. Rye Flour—Dull. Buckwheat and Buckwheat Flour—Quiet. Cornmeal—Steady. Rye—Nominal. Barley—Nominal.

Wheat—Spots easy; No. 2 red, nominal, elevator. Options—[illegible] ¼c. net lower. May, 82¾c.; July, 82¼c.

Corn—Spot easy; No. 2, 62½c. elevator. Options unchanged. January, 51¼c.; May, 50⅝c.; July, 50¼c. Oats—Spot steady; mixed, 39@39½c.

Beef—Firm; family, $14.50@15.00. Cut Meats—Steady. Lard—Firm; western, prime, $9.00@9.50; refined, firm; Continent, $10. Pork—Steady. Tallow—Steady. Petroleum and Turpentine—Steady. Rosin—Firm.

Rice and Molasses—Steady. Sugar—Raw, quiet; fair refining, 3 1-16c.; centrifugal, 96 test, 3 9-16c.; molasses sugar, 2 3-16c.; refined, quiet. Coffee—Spot market quiet; Rio, No. 7, 7c.; Santos, No. 4, 7¼c.; mild, steady; Cordova, 9@12½c. Futures 20@25c. lower. Butter and Cheese—Firm and unchanged. Eggs—Easy; nearby, selected, white, 35@36c.; do., choice, 32@34c.; do., mixed, extra, 30c.; western, firsts, 26c.; second, 24@25.

Peanuts and Freights—Steady and unchanged. Potatoes—Firm and unchanged. Cabbages—Steady and unchanged. Cottonseed Oil—Steady with a moderate speculative trade. Prime crude, f. o. b. mills, 33c.; prime summer yellow, 41c. asked; other grades, nominal.

Chicago Grain Market.

CHICAGO, January 2.—The local wheat market was weakened to-day by general selling, induced by increasing receipts in the Northwest. At the close wheat for May delivery was off ¼@⅜c. Corn was unchanged. Oats were ¼@¼c. lower. Provisions were 15@25c. higher.

	Open.	High.	Low.	Close.
WHEAT—				
May	76⅞	76⅞	76¼	76⅜
July	76¼	76¼	75¾	75¾
CORN—				
Jan.	39¾	39¾	39⅛	39⅛
May	43½	43⅝	43⅜	43⅜
July	44	44	43⅞	44
OATS—				
Jan.	33¼	34	33¼	34
May	36	36¼	35⅞	36¼
July	33⅝	33⅝	33¼	33⅜
MESS PORK—Per bbl.				
Jan.	15.82½	16.05	15.80	16.02½
May	16.37½	16.70	16.37½	16.62½
LARD—Per 100 lbs.				
Jan.	9.20	9.37½	9.20	9.30
May	9.35	9.57½	9.35	9.50
July	9.40	9.62½	9.40	9.57½
SHORT RIBS—Per 100 lbs.				
Jan.	8.57½	8.77½	8.57½	8.72½
May	8.82½	9.05	8.82½	8.82½
July	9.00	9.17½	8.87½	9.05

Cash quotations were as follows: Flour—Steady. No. 2 spring wheat, 68@69c.; [illegible] 70@70c.; No. 2 red, 72@73½c. No. 2 corn, 39¾@40c.; No. 2 yellow, 42@42½c. No. 2 oats, 34c.; No. 2 white, 36½@36¾c.; No. 3 white, 34@35¾c. No. 2 rye, 62c. Fair to choice malting, 47½@62c. No. 1 flaxseed, $1.11½; No. 1 northwestern, $1.18½; prime timothy seed, $4.35. Clover, contract grades, $13.75. Short ribs, sides (loose), $8.50@8.75; mess pork, per barrel, $16.02½; lard, per 100 pounds, $9.30; short clear sides (boxed), 19.12½@9.25. Whiskey, basis of high wines, $1.29. Receipts—Wheat, 77,000 bushels; corn, 564,000 bushels; oats, 297,500 bushels. Butter—Market steady; creameries, 22@31c.; dairies, 20@27c. Eggs—Weak; at mark, cases included, 21@23c.; firsts, 23c.; prime firsts, 24c.; extras, 26c. Cheese—Steady at 13@14c.

BALTIMORE, MD., January 2.—FLOUR—Dull and unchanged. Wheat—Firm; spot, contract, 74@74½c.; No. 2 red, western, 77@77¼c.; steamer, No. 2 red, 69@69½c.; southern by sample, 67@69c. Corn—Easy; spot, 47½@47¾c.; southern white corn, 45½@47¾c. Oats—Firmer; No. 2 white, 41@41½c.; No. 3 white, 40@40½c.; No. 3 mixed, 39½@40c. Rye—Quiet; No. 2 western, domestic, 75@76c. Butter—Steady and unchanged; fancy imitation, 25@27c.; do., creamery, 33@34c.; do., ladle, 21@22c.; store packed, 19@21c. Eggs—Firm and lower at 24c. Cheese—Active and unchanged; large, 14¼c.; medium, 14¼c.; small, 14¼c. Sugar—Steady and unchanged; coarse granulated and fine, do., $5.

RICHMOND GRAIN MARKET.

Richmond, Va., January 2, 1907.

QUOTATIONS.

WHEAT—			
No. 2 red (car lots)	80		
No. 3 red (car lots)	77	@	79
Steamer (car lots)	74	@	76
Rejected (car lots)	60	@	63
Virginia (bag lots)	50	@	79
CORN—			
No. 2 white, old (car lots)		@	52
No. 3 white (car lots)		@	50
No. 2 mixed, old (car lots)		@	51
No. 3 mixed (car lots)	49		
Virginia, new (bag lots)	48	@	51
OATS—			
No. 2 mixed (car lots)		@	40
No. 3 mixed (car lots)	39		
No. 2 white (car lots)		@	41
No. 3 white (car lots)		@	39½
RYE—			
No. 2 (car lots)	77	@	78
Virginia (bag lots)	70	@	76

CATTLE MARKETS.

RICHMOND LIVE STOCK MARKET.

(Sales at Union Stock Yards.)

Richmond Va., January 2, 1907.

Report of the live stock market for the week ending December 31st:

Best steers, 5¼@5½c.; medium to good, 4½@5c.; common to fair, 3½@4½c.; heifers, fair to good, 4¼@4½c.; common to fair, 3¼@4c.; good cows, 3½@4½c.; common to fair, 2½@3½c.; bulls, 2¾@3 c.; calves, 6@7c.; fresh cows and calves, $35@45.00. Hogs, 6.60@6¾c.; pigs, 6@6¼c.; lambs, 7@7½c.; fat sheep, 5@5½c.; common to fair, 4½@4¾c.

Prospects good for next market.

CHICAGO, January 2.—CATTLE—Receipts about 26,000 head. Market steady to strong. Common to prime steers, $4@8.00; cows, $1.70@4.40; heifers, $2.25@6.20; bulls, $2.15@4.50; calves, $2.50@8.50; Texas fed steers, $3.50@5.25. HOGS—Receipts about 32,000 head. Market weak to 5c. lower. Light butchers, $6.25@6.35; bulk of sales, $6.30@6.35. Sheep—Receipts about 22,000. Market steady to weak and 10c. lower. Sheep, $5.75@6.00; yearlings, $4.60@4.70; lambs, $6@7.80.

NEW YORK, January 2.—BEEVES—Receipts, 1,660 head. Steers, $4.25@6.10; bulls, $3.25@4.25; extra fat, do., $4.65@4.85; cows, $1.40@4.10; veals, $5.50@9.50; calls, $4@6.00; barnyard calves, $3.50@4.00; no western calves. Dressed calves firm. Sheep and Lambs—Receipts, 3,617 head. Sheep, 4@6.00; no prime stock here; lambs, $7.25@8.50; culls, $4@6.00. Hogs—Receipts, 10,277 head. Market easier; State and Pennsylvania hogs, $6.50@6.70; pigs, $6.90@7.00.

UNION STOCK YARDS, PITTSBURG, PA., January 2.—CATTLE—Supply light; market steady. Choice, $6@6.25; prime, $5.60@5.85. Sheep—Receipts light; market fair. Prime wethers, $5.50@5.85; culls and common, $2@3.00; lambs, $6@8.00; veal calves, $8.50@9.00. Hogs—Receipts fair; market active. Prime heavies, mediums and heavy yorkers, $6.60; light yorkers and pigs, $6.65@6.67½; roughs, $5@5.50.

CINCINNATI, O., January 2.—HOGS—Active. Butchers' and shippers', $6.47½@6.50; common, $5.60@6.25. Cattle—Strong. Fair to good shippers, $4.65@5.50; common, $2@3.50. Sheep—Easy and slow, $2@4.75. Lambs—Slow at $4.25@7.75.

MISCELLANEOUS MARKET.

PEANUT MARKET.

(Reported by Rodgers, McCabe & Co.)

PETERSBURG, VA., Jan. 2.—PEANUTS—Spanish—Firm at $1.35 per bushel. Virginias—Firm at 5@5½c. for fancy stock; machine picked, 3½@4½c.; shelling stock, 3¾@4c.

DRY GOODS MARKET.

NEW YORK, January 2.—The dry goods market opened quiet. The jobbing houses are opening their spring goods and a striking variety of styles is shown. Further inquiry is reported from the China market, but no business has been done. It is announced that advances will be made in several lines of printed and colored cottons after the first of next week. It is also stated that carpets will be further advanced.

NAVAL STORES.

WILMINGTON, N. C., January 2.—SPIRITS TURPENTINE—Steady at 66c.; receipts, 85 casks. Rosin—Quiet at $3.80; receipts, 452 barrels. Tar—Firm at $2.35; receipts, 158 barrels. Crude Turpentine—Firm at $3.35@4.50; receipts, 67 barrels.

SAVANNAH, GA., January 2.—TURPENTINE—Firm at 65¾@66c.; sales, 570 casks; receipts, 1,161 casks; shipments, 364 casks. Rosin—Firm; sales, 2,656 barrels; receipts, 6,776 barrels; shipments, 6,372 barrels; stock, 74,161 barrels.

CHARLESTON, S. C., January 2.—TURPENTINE AND ROSIN—Nothing doing.

MARINE INTELLIGENCE.

PORT OF RICHMOND, JAN. 2, 1907.

ARRIVED.

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

Barge Confidence, Joseph, Baltimore, coal, Stephen A. Ellison & Co.

SAILED.

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

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

Barge Delaware Fairbrouthers, Bermuda Hundred, wood.

Schooner E. R. Gandy, Sinclair, James River, light.

PHIPPS GIVES DINNER COSTING $357 A PLATE

Pittsburg Millionaire Entertains Seven Friends at Expense of $2,500.

LOS ANGELES, CAL., January 2.—Arthur W. Phipps, millionaire steel man, of Pittsburg, gave a dinner at the Hotel Lankershim, costing $357.15 a plate, last night.

Wild rumors were put in circulation of a girl-in-the-pie escapade, but these were not borne out by facts, for a midnight dinner which was given to seven guests, costing $2,500, had not developed anything naughtier than the usual vaudeville songs of lively nature.

Mr. Phipps gave assurances that there would be nothing of that kind and whispered that Mrs. Phipps would be at the spread.

A bridge was built at a dizzy height over an areaway so the actresses might enter the banquet room without going past the guests. This expense was also borne by Mr. Phipps, who declined to talk of the expenses.

The identity of the entertainers and guests was kept from the public.

DOWIE'S ELDER SHOT.

Follower Arose From His Knees and Fired at Ropp.

CHICAGO, ILL., January 2.—Mystery which surrounded the shooting of Peter Ropp, one of John Alexander Dowie's closest followers and an elder at Zion City, was cleared to-day, when the police learned that his assailant, Rudolph Zollinger, fired the shot while in a frenzy over losing his life savings, which were invested in Zion enterprises.

Following the custom of the Dowieites, Zollinger, who was troubled in mind and health, went to the elder for "comfort." Ropp prayed with the visitor for some time.

"All this doesn't get my money back," sudenly exclaimed Zollinger, rising from his knees.

He drew a revolver and snapped it in the elder's face.

Again he attempted to shoot. Ropp stepped to one side just as the cartridge exploded. The bullet struck him in the right hand, causing a painful but not dangerous wound.

PLAYS WILLIAM TELL AND SHOOTS BROTHER

ALLENTOWN, January 2.—To imitate William Tell's famous performance upon a revised scale, loyd Eckert, aged twelve years, of Walnutport, to-day probably fatally wounded his ten-year-old brother John.

The boys were playing with a rifle that they had received as a Christmas present, and Floyd used John's eye on the other side of a knothole as a target. The boy's aim was good, and as a result his brother lost his eye and may lose his life. It is feared that the bullet pentrated the brain.

Can't Dance and Be Pure.

TOLEDO, January 2.—A crusade against the encouraging of dancing among High School students was started by the Pastors' Union at its meeting yesterday morning. The Rev. D. T. Robertson, a Presbyterian, said that dancing was encouraged by Prof. Shane, who wrote a number of articles on the subject for a High School paper. It was said that Principal Gulliteau and a number of High School teachers conducted a dancing party at an entertainment given by the High School Athletic Association, and that a number of these dances have been planned for the near future.

Several members tried to have the matter dropped, saying that the preachers of this place had no right to interfere with High School affairs, but a majority insisted that the matter be investigated, and a committee of three was appointed.

The Rev. Carl Elliit, pastor of the Third Presbyterian Church, said: "There seems no question to me but what dancing is degrading. I could not dance and remain pure."

Wants South to Pay Debt.

LONDON, January 2.—An interesting suggestion with reference to Confederate bonds is put forward in an evening paper by one who signs himself "An Unfortunate Holder." The suggestion is that the Southern States shall pay something like 12 per cent. on the face value of the bonds in settlement of their debt.

The writer says the bonds are held almost exclusively in Great Britain, and originally were purchased to a very large extent by persons innocent of the knowledge of the origin and purpose of the securities. He thinks the people of the Southern States would be glad to make reasonable payment to bondholders, and feels sure they are wealthy enough to do this quite easily. His understanding, however, is that before the South could take the action he suggests some legislation by Congress would be necessary. He does not explain in what way Congress stands between the South and its creditors, but simply pleads that, as an act of grace, Congress shall allow the South to do what she may feel inclined to do to settle his debt.

Holmans to Aid Thaw.

PITTSBURG, January 2.—According to the statement of Charles J. Holman, whose wife is the mother of Evelyn Nesbit Thaw, it will not be necessary for District-Attorney Jerome to send to Pittsburg for Mrs. Holman's deposition for use in the trial of Harry K. Thaw. Mr. Holman announced to-day that his wife, their son Howard and himself would be in attendance at the trial.

"I have certain letters bearing on the case locked up in a safe deposit vault," said Mr. Holman. "The nature of these," he continued, "cannot be disclosed at this time, except to say that they are highly important."

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Interest allowed on deposit in Savings Department.

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

The Bank of Commerce & Trusts

Tenth and Main Streets,
Solicits Accounts of Firms, Individuals and Corporations.

3 PER CENT. INTEREST ALLOWED ON SAVINGS DEPOSITS.

TRAVELERS, IMPORTERS AND EXPORTERS
will save money by consulting
First National Bank,
RICHMOND,
before buying or selling
FOREIGN EXCHANGE.

LANCASTER & LUCKE

Bankers and Brokers,
Richmond, Va.

FOR SALE: Exceptionally well-secured 1st M. 6% Bonds at 102 and interest.

Branch, Cabell & Co.,

BANKERS,

1111 East Main Street.

Members New York Stock Exchange, New York Cotton Exchange and Chicago Board of Trade.

FIGURES TALK!

...The...
Merchants National Bank,
Eleventh and Main.

Capital, - - - $ 200,00
Surplus Profits, $ 825,000
Deposits, - - - $4,100,000

Can you deposit in a safe or more conservative institution.

SAFEST PLACE FOR SAVINGS.

A Mortgaged Home,

A Funeral, A Sale,

all gone but widow and orphans.

Have you a mortgage on your home? If so, we can be of great assistance to you.

The South-Atlantic Life Insurance Co.

Home Office, Richmond, Va.

to think about making some good resolutions. The New Year, with its joyful tidings, will soon greet us. Resolve to turn over a new leaf. Open a checking or savings account with the American National Bank. It is conservative, and will properly handle all matters pertaining to your interest.

Railroads.

R. F. & P. RICHMOND, FREDERICKSBURG & POTOMAC R. R.

TRAINS LEAVE RICHMOND—NORTHWARD.

5:20 A. M.—Daily—Byrd St. Through.
6:55 A. M.—Daily—Main St. Through.
7:30 A. M.—Week Days—Elba. Ashland Accommodation.
8:40 A. M.—Daily—Byrd St. Through. Local Stops.
12:05 noon—Week Days—Byrd St. Through.
4:00 P. M.—Week Days—Bryd St. Fredericksburg Accommodation.
6:05 P. M.—Daily—Main St. Through.
6:30 P. M.—Week Days—Elba. Ashland Accommodation.
8:20 P. M.—Daily—Byrd St. Through.

TRAINS ARRIVE RICHMOND—SOUTHWARD.

6:40 A. M.—Week Days—Elba. Ashland Accommodation.
8:20 A. M.—Week Days—Byrd St. Fredericksburg Accommodation.
8:35 A. M.—Daily—Byrd St. Through.
11:50 A. M.—Week Days—Byrd St. Through. Local Stops.
2:12 P. M.—Daily—Main St. Through.
5:40 P.M.—Week Days—Elba. Ashland Accommodation.
7:15 P. M.—Daily—Byrd St. Through.
9:00 P. M.—Daily—Byrd St. Through. Local Stops.
9:50 P. M.—Daily—Main St. Through.

NOTE.—Pullman Sleeping or Parlor Cars on all above trains, except trains arriving Richmond 11:50 A. M. week days, and local accommodations.

Time of arrivals and departures and connections not guaranteed.

W. D. DUKE, Asst. to Pres. C. W. CULP, Gen'l Supt. W. P. TAYLOR, Traf. Mgr.

Southern Railway.

TRAINS LEAVE RICHMOND.

N. B.—Following schedule figures published only as information, and are not guaranteed.

7:00 A. M.—Daily—Local for Charlotte.
12:20 P. M.—Daily—Limited—Buffet Pullman to Atlanta and Birmingham, New Orleans, Memphis, Chattanooga, and all the South. Through coach for Chase City, Oxford, Durham and Raleigh.
6:00 P. M.—Ex. Sunday—Keysville Local.
11:30 P. M.—Daily—Limited Pullman ready 9:30 P. M., for all the South.

YORK RIVER LINE.

4:30 P. M.—Except Sunday—No. 16—To West Point—Connecting for Baltimore, Mondays, Wednesdays and Fridays.
2:15 P. M.—Mondays, Wednesdays and Fridays—No. 10—Local to West Point.
4:45 A. M.—Except Sunday—No. 74—Local to West Point.
6:55 A. M., 7:30 P. M.—From all the South.
3:35 P. M.—From Charlotte, Raleigh, Durham, Chase City and Local Stations.
8:40 A. M.—From Keysville and Local Stations.
9:15 A. M.—No. 15—From Baltimore and West Point.
10:45 A. M., No. 9, Wednesdays and Fridays, 5:15 P. M., No. 78—From West Point and Local Stations.

C. W. WESTBURY, D. P. A., 920 E. Main Street, Richmond, Va.
C. H. ACKERT, V.-P. and Gen. Mgr. S. H. HARDWICK, Pass. Traf. Mgr.
W. H. TAYLOE, G. P. A., Washington, D. C.

Chesapeake & Ohio Railway

CINCINNATI, INDIANAPOLIS, ST. LOUIS, CHICAGO, LOUISVILLE, NASHVILLE, MEMPHIS.

2:15 P. M. daily and 11:00 P. M. daily, except Saturday; 11:46 P. M. Saturdays.

WESTBOUND LOCAL TRAINS:

7:25 A. M. and 5:15 P. M. week days.

NEWPORT NEWS, NORFOLK AND OLD POINT.

9:00 A. M. and 4:00 P. M. daily.

LOCAL FOR NEWPORT NEWS AND OLD POINT.

7:35 A. M. and 5:00 P. M. daily.

JAMES RIVER LINE.

10:20 A. M. daily; 5:15 P. M. week days.

Arrive Main Line from West: *7:30 A. M., **8:20 A. M., *3:45 P. M. **7:45 P. M. From East: *10:05 A. M., *11:45 A. M., *7:00 P. M., *8:00 P. M. James River: **8:40 A. M., *6:30 P. M. (*Daily **Except Sunday.

N. & W. Ry. Norfolk & Western

ONLY ALL-RAIL LINE TO NORFOLK.
Leave Byrd St. Station, Richmond, Daily.
In Effect November 25th.

FOR NORFOLK: *9:00 A. M., 3:00 P. M., 6:00 P. M.

FOR LYNCHBURG, the WEST and the SOUTHWEST: 9:05 A. M., 12:10 noon, 9:30 P. M. Pullman Parlor and Sleeping cars. Cafe Dining cars. Trains arrive daily from Norfolk *11:40 A. M., *6:50 P. M. From the West: 7:15 A. M., 2:05 P. M., 8:50 P. M.

Office 838 E. Main St. *Flyer; 2 hours and 20 minutes.

W. B. BEVILL, Gen'l Pass. Agent. C. H. BOSLEY, Dist. Pass. Agent.

Seaboard Air Line Railway.

SOUTHBOUND TRAINS LEAVE RICHMOND DAILY:

9:20 A. M.—Local to Norlina, Raleigh, Charlotte, Wilmington.
2:20 P. M.—Through Sleepers and Coaches. Atlanta, Birmingham, Savannah, Jacksonville and Florida points.
10:00 P. M.—Through Coaches and Sleepers, Savannah, Jacksonville, Atlanta, Birmingham and Memphis.

NORTHBOUND TRAINS ARRIVE RICHMOND DAILY:

6:45 A. M., 4:55 P. M., 5:30 P. M.

Richmond and Petersburg Electric Railway

Cars leave corner of Seventh and Perry Streets, Manchester, every hour (on the hour) from 6 A. M. to 10 P. M. Last car 12 midnight. Limited car, 5:45 P. M. daily, except Sunday.

Cars leave Petersburg, foot of Sycamore Street, every hour from 6:35 A. M. to 10:35 P. M. Last car, 11:40 P. M.; Limited car, 7:15 A. M., daily except Sunday.

All cars from Petersburg connecting Richmond cars.

Steamboats.

OLD DOMINION STEAMSHIP CO.

Night Line for Norfolk.

Leave Richmond every evening (foot Ash Street) at 7 P. M., stopping at Newport News en route. Fare, $2.50 one way, $4.50 round trip, including stateroom berth; meals, 50c each. Street cars to steamer's wharf.

FOR NEW YORK.

Via Night Line Steamers (except Saturday) making connection in Norfolk with Main Line Ship following day at 7 P. M.; also Norfolk and Western Ry. at 9 A. M. and 3 P. M., and Chesapeake and Ohio Ry. at 9 A. M. and 4:00 P. M., making connection daily (except Sunday) at Norfolk with Main Line Ships sailing at 7 P. M. Tickets, 308 E. Main Street, Richmond Transfer Co., 819 E. Main Street, The Jefferson, Murphy's Hotel.

Virginia Navigation Co.'s

JAMES RIVER DAY LINE.

STEAMER POCAHONTAS LEAVES FROM OLD DOMINION WHARF MONDAY, WEDNESDAY AND FRIDAY AT 7 A. M. for Norfolk, Portsmouth, Old Point, Newport News, Claremont and James River landings, connecting at Old Point for Washington, Ba