WANTS
ONE CENT A WORD.

Lost and Found.

LOST, BETWEEN THE POST-OFFICE and Twentieth and Cary, one bundle of letters, addressed to Crystal Ice Company and C. D. Wingfield, Box 334. Finder will kindly leave at post-office or drop in any street box.

LOST, JANUARY 6TH, LADY'S GOLD watch, with set in the back, on Clay Street car, or near the corner Seventh and Leigh. Liberal reward if returned to 704 North Twenty-fifth Street, or 'phone 3649.

LOST, A LYNX FUR NECK PIECE, on Adams Street, between Main and Broad, or on car between Adams and Meadow. Five dollars reward if returned to 2000 West Grace.

LOST, ONE GOLD CUFF BUTTON, ON Broad Street, between First and Foushee. Initials R. B. L. Reward at Times-Dispatch if returned.

Help Wanted, Male.

WANTED, FOR U. S. ARMY, ABLE-bodied, unmarried men, between ages of 18 and 35; citizens of United States, of good character and temperate habits, who can speak, read and write English. For information apply to Recruiting Officer, 820 East Broad St., Richmond, Va., or Columbia Building, Granby St., Norfolk, Va.

WANTED, TWO MEN WITH FAMILIES to work on farm, either for salary or shares; good homes furnished; convenient to graded school, post-office, church; will give working people good chance; none other need apply. J. M. TYUS, Loco, Va.

I MADE $50,000 IN FIVE YEARS IN the mail order business; began with $5. Any one can do the work at home in spare time. Send for my free booklet. Tells how to get started. HEACOCK, Box 746, Lockport, N. Y.

WANTED, RAILWAY MAIL CLERKS. Commencement salary $800. March examinations. Preparation free. Write immediately. FRANKLIN INSTITUTE, Rochester, N. Y.

WANTED, RAILWAY MAIL CLERKS. Commencement salary $800. March examinations. Preparation free. FRANKLIN INSTITUTE, Rochester, N. Y.

WANTED, WHITE MAN AND WIFE to do general work in small family, out of town; man to care for horse. Apply 208, Bank of Richmond Building.

WANTED, BY JANUARY 1, 1909, A registered pharmacist. Apply to R. H. GORRELL, Pharmacist, 17 West Nelson Street, Lexington, Va.

DO YOU WISH TO BECOME A POST-office clerk, carrier or railway mail clerk in the government service? Particulars free. SPRINGFIELD SCHOOL FOR MAIL SERVICE, Springfield, Mass.

ANY INTELLIGENT PERSON MAY earn good income corresponding for newspapers; experience unnecessary. No canvassing. Send for particulars. PRESS SYNDICATE, Box 817, Lockport, N. Y.

SALESMAN WANTED TO HANDLE our calendars and novelties for advertising. Commission, 33 1-3 and 25 per cent. Address RAND, McNALLY & CO., 142 Fifth Avenue, New York.

WANTED, ON FARM, WHITE MAN, with small family. Address T. SIMONS, Richmond, Va., Route No. 1.

WANTED, A RELIABLE MAN WHO can milk well and do general work on stock farm. J. N. TERRY, News Ferry, Halifax county, Va.

Help Wanted, Female.

WANTED, NEAT, WELL BROUGHT up white girl for family of three adults; six miles from Richmond; good wages and treated as one of family. Apply, between 8:30 and 12 o'clock, 208, Bank of Richmond Building.

WANTED, WHITE COUNTRY GIRLS to live in best families; good pay; must come well recommended. Apply or write to 208, Bank of Richmond Building, Richmond.

WANTED, YOUNG MAN OR LADY at once to play piano in Richmond for white people in a picture show. Call 1404 East Main Street.

WANTED, A GOOD COOK, WITH first-class reference. Apply to 2222 West Grace.

Situations Wanted, Female.

GENERAL HOUSEWORK WANTED; no washing. Address N., 721 Norton Street.

HOUSEMAID WANTS A PLACE. Address S., 1205 Catherine Street.

COLORED COOK WANTS A SITUATION. 721 Norton Street.

Agents Wanted.

WANTED, ACTIVE, ENERGETIC MEN to represent us; profitable, permanent position; hustlers make big money; exclusive territory; cash weekly advances; complete canvassing outfit free. Teachers, students, farmers and others find our business profitable. Write immediately for our liberal offer. Mention this paper when you write. W. T. HOOD & CO., Old Dominion Nurseries, Richmond, Va.

VIRGINIA EMPLOYMENT BUREAU, LTD., 208, Bank of Richmond Building. Help wanted; first-class white domestics and other female help.

ANY INTELLIGENT PERSON MAY earn good income corresponding for newspapers; experience unnecessary. No canvassing. Send for particulars. PRESS SYNDICATE, Box 735, Lockport, N. Y.

WANTED, FOUR WHITE FIRST-class cooks for private families. Apply at once, 208, Bank of Richmond Building.

WANTED, A COOK WITH FIRST-class references. Apply at once at 19 North Fifth Street.

FIVE MALE AND FEMALE AGENTS, experienced, middle aged, to canvass city. Call 1111 East Main, in basement.

WANTED, A GOOD COOK; LIBERAL wages and a good home. Apply 718 Lamb Avenue, or write, giving references, to P. H. R., Box 425, Richmond.

Situations, Professional.

TEACHER WITH CERTIFICATE AND experience, desires position to teach. State particulars in first letter. References exchanged. Address TEACHER, care Times-Dispatch.

Solicitors and Salesmen.

CONFIDENTIAL REPRESENTATIVE WANTED IN RICHMOND FOR A NEW YORK HOUSE; ONLY THOSE SHOWING FIRST-CLASS CREDENTIALS AS TO HONESTY, ABILITY AND PAST SUCCESS NEED APPLY. COMPENSATION IN ACCORDANCE WITH ABILITY. ADDRESS B., CARE MILBOURNE ADVERTISING AGENCY, BALTIMORE, MD.

SALESMEN WANTED TO CARRY souvenir cards as side line for largest firm in the South; good commissions. Address Box No. 392, Lynchburg, Va.

WANTED, AN EXPERIENCED CIGAR salesman, single preferred, for the South. Address J. JOHN ROBINSON, Eighth and Main.

Rooms Wanted.

WANTED, ROOM, WITH OR WITHOUT board, by young lady; private family preferred. Address E 37, care Times-Dispatch.

WANTED, BY YOUNG GENTLEMAN, nicely furnished room, close to bath; private family; state terms. Address H A, care Times-Dispatch.

WANTS
ONE CENT A WORD.

Rooms for Rent.

WANTED, TO RENT OUT, NICELY furnished, steam heated room, on second floor, convenient to bath and telephone same floor; South Third Street. Address H 102, care Times-Dispatch.

FOR RENT, TWO CONNECTING SECOND story rooms, furnished; heat, electric lights and private bath, on West Franklin Street, overlooking Monroe Park. Address H 98, care Times-Dispatch.

DESIRABLE ROOMS FOR RENT, with board; gentlemen preferred. 302 East Grace Street.

FURNISHED ROOMS FOR LIGHT housekeeping. 700 East Marshall.

Flats for Rent.

OWNER OF PROPERTY WOULD LIKE to rent first floor flat, four connecting rooms with pantry, bath and range in kitchen; large back porch, etc. Terms reasonable. Apply 411 North Twenty-sixth Street.

FURNISHED FLAT, THREE ROOMS; convenient to bath. 7 North Sixth.

Flats Wanted.

WANTED, SMALL FURNISHED FLAT or cottage; centrally located; moderate price. Best references furnished. Address E 10, care Times-Dispatch.

For Sale.

OUR "RAVEN BRAND" OLIVE OIL and Grape Juice have grown famous for their purity. Use no other for medicinal purposes. RICHMOND HOMEOPATHIC PHARMACY, 501 East Main.

JUST TRY NO. 7 FOR COLDS AND Grip. It cures in a day without any unpleasant effects. All of our "SPECIAL HOME REMEDIES" always fresh and active; 25 cents each. RICHMOND HOMEOPATHIC PHARMACY, 501 East Main Street.

FOR SALE, ONE EXTENSION TOP surry, with pole; good condition; one phaeton, one rubber-tire runabout, one three-horse power "International" gasolene engine and truck; one "Tornado" feed cutter. W. K. BACHE, SONS & MULFORD, 1406 East Main.

FOR SALE, TWO "HUBER" PORTABLE steam engines, return flue boilers, 5 1-2x7-inch cylinders, splendid general purpose farm engines; new, but at bargain prices. W. K. BACHE, SONS & MULFORD, 1406 East Main.

FOR SALE, ONE BRUNSWICK-BALKE pool table, with cues and balls complete; one Brunswick-Balke billiard table complete; both of these are in good condition and will be sold reasonably for cash. Address GEORGE F. ADAMS, Manager, Hotel Chamberlin, Fortress Monroe, Va.

GROCERY AND BUTCHER WAGONS, $65, $75 and $90; bakery wagons, $75; single truck, $100; all newly painted and in good order; light open wagons, $25 and $40; surrey, $35; old buggies, $12 and $22.50; very good top wagon, $35. RICHARDSON BROS., 615 Brook Avenue.

DON'T YOU WANT TEN POUNDS OF fine four-year-old, thoroughly "sweated", sweet as a rose, highest grade Virginia natural leaf tobacco? Send three dollars and we will send prepaid a ten-pound box. F. F. V. TOBACCO CO., Sunnyside, Va.

ONE 60-HORSE POWER ATLAS HIGH pressure R. T. boiler; one 60-horse power automatic engine; easy terms to right party. F. C. HOENNIGER & BRO., 1432 East Main Street.

FOR SALE AT A BARGAIN, COMPLETE set of roller flour mill machinery; two stands rolls, 24-barrel capacity; also 20-horse power gasolene engine. J. N. TERRY, News Ferry, Halifax county, Va.

FOR SALE, ONE SURREY, $40; ONE top buggy, $35; one runabout, $35; two grocers' wagons cheap. A. MEYER'S SONS, 120 South Eighth.

ASK YOUR GROCER FOR SMITHFIELD SAUSAGE. It is the best.

PIANO BOXES FOR SALE, SUITABLE for ton and a half of coal; one week only, $1.50 each. WALTER D. MOSES & CO., 103 East Broad.

WE CARRY THE LARGEST LINE OF ladders and wheelbarrows in the South; let us price you. F. C. HOENNIGER & BRO., 1432 East Main Street.

FOR SALE, AT GREAT BARGAIN, slightly used Cypher's model incubators, Cypher's indoor brooders Cypher's outdoor brooders. WASHER'S DEPARTMENT STORE, 3908 Williamsburg Avenue. 'Phone 3950-J.

FOR SALE, RETAIL GROCERY store; good reason for selling same will be made known on application. Address E 39, care Times-Dispatch.

250 RAINCOATS AND OVERCOATS, good condition, $3.50 to $10. JACOBS'S LOAN OFFICE, 218 North Ninth.

WANTED, PURCHASER FOR UNDERwood typewriter; practically new. Address TYPEWRITER, P. O. Box 318.

FOR SALE, A COUPLE OF GOOD PAYING PAPER ROUTES. ADDRESS CARRIER, CARE TIMES-DISPATCH.

GET IT AT PEARCE'S, 4 WEST Broad; 1444 East Main.

Business Opportunities.

WANTED, TO INVEST FROM SEVEN to ten thousand dollars in a good paying business; manufacturing preferred; will give personal attention to same. Address, stating particulars, to J 124, care Times-Dispatch.

I WISH TO COMMUNICATE WITH some one who has some money to loan on A1 security. Address J 123, care Times-Dispatch.

WANTED, PARTNER, WITH $3,000 OR $4,000 to take half interest in a manufacturing business. Profits good. Address E 15, care Times-Dispatch.

GROCERY BUSINESS FOR SALE, good stand; good stock and fixtures; living rooms attached. MEREDITH & COOKE, 1111 East Main.

Real Estate for Sale.

FARMS AND TIMBER LANDS AT lowest prices on easy terms; greatest bargains in Virginia. Write for catalogue. Address J. R. ELAM, Charlottesville, Va.

FOR SALE, FINE COUNTRY HOME and farm of 52 acres, fifty miles from Richmond; one-quarter mile to station on Tidewater and Western Railroad. Price, $3,500. No agents. Address F., care Postmaster, Sunnyside, Va.

Poultry—Pet and Live Stock.

FOR SALE, A DRIVING HORSE, sound, gentle and stylish; work anywhere; a bargain for cash. Address 629 East Main Street. 'Phone 2076.

ONE HUNDRED GENUINE PLYmouth Rock pullets, barred, 75 cents each. LEWIS WASHER, 3908 Williamsburg Avenue. 'Phone 3950-J.

Real Estate for Rent.

FOR RENT, ONE-HALF OF STORE 1201 West Main Street, with two rooms in rear, suitable for office or small business. Apply on premises.

DESK ROOM AND DESK FOR RENT in up-to-date office building. Address E. O. Box 316, Richmond, Va.

WANTS
ONE CENT A WORD.

Real Estate Wanted.

ANY ONE HAVING FOR RENT OR sale, building twenty-five rooms or more, with large yard, near Presbyterian Church and accessible to railroad, address, stating price, A. B., care Times-Dispatch, Richmond, Va.

WANTED, SMALL INVESTMENT PROperty, $800 to $1,500; must be bargain. Address K 107, care Times-Dispatch.

WANTED, TO BUY A HOME ON Church Hill, in a nice locality; price not to exceed $3,000; detached house preferred. Address E 16, care Times-Dispatch.

WANTED, TO RENT FARM, NEAR Richmond or Petersburg, Va. Address D. A. FORTNA, Montoursville, Pa.

WANTED, TO RENT, WEST END, SIX or eight-room dwelling; give description, rent and when can be inspected. Address E 40, care Times-Dispatch.

WANTED, AT ONCE, A FARM, NEAR depot, on C. & O. Ry. Box 152, Richmond, Va.

Coal and Wood.

$3 ONE-HALF CORD BEST ORIGINAL pine or oak, split, ready for stove. 'Phone 3426. SOUTHSIDE WOOD AND COAL YARD.

DON'T FAIL TO GET ONE OF THEIR beautiful calendars and wall pocket we are giving free with each one-half cord order of wood. We guarantee this wood to suit. No charge for splitting. 'Phone 3426.

WE HAVE ENOUGH WOOD BOUGHT to take your orders for balance of winter at present prices. 'Phone in your order now, and let it be sent when you are ready. 'Phone 3426. SOUTHSIDE WOOD AND COAL YARD.

SAVING FACTS—LOOK THEM OVER. Best for cooking stoves, Virginia anthracite, stove size, $6.50; best for open grates, Eskimo splint lump, $5; best for small heating and cooking stoves, our No. 2 nut, $4.50; best wood for cooking and kindling, our sawed pine and split pine, right from the spot where nature gives the trees the most turpentine and resin. Yours, for a warm house. CITY COAL CO., all over town.

WE ARE HEADQUARTERS FOR THE original thin bark, easy to split wood. It pleases our customers, if you have not tried it, 'phone for a sample load. Any length, any size, to suit; our coal is free burning. 'Phone 6913. NORTH CAROLINA WOOD AND COAL CO.

OUR HIGH-GRADE FUEL AT POPULAR prices is cheaper than a low-grade article at cut prices; more often the grade is even cheaper than the price. Give us a trial order and we will demonstrate the fact. QUARLES & WINGFIELD, Reliable Coal Dealers

Boarding.

FIRST-CLASS ACCOMMODATION FOR permanent, transient and table boarders; special arrangement for table boarders. Mrs. HORACE WELLFORD JONES, 200 East Franklin Street.

BOARDERS WANTED FOR SECOND story front room; also other second story rooms. 723 West Main.

WANTED, TWO GENTLEMEN BOARDers in private family; centrally located. Address E 43, care Times-Dispatch.

Wanted.

ONE TEN OR TWELVE-HORSE POWer skid engine, in good order; state where can be seen and make; also one good high wheel logging cart; the above must be cheap. A. W. CARR, Clarkton, Va.

Notices.

EVERY DEPOSITOR IN A BANK IS equally entitled to the greatest security and the best service. THE FIRST NATIONAL BANK OF RICHMOND, VA., undoubtedly affords both, and invites accounts from all classes needing the facilities of a strong, large, courteous bank. Assets, $9,000,000. Organized April, 1865.

WE WISH TO NOTIFY OUR PATRONS and the public that we have removed to 209 North Fifth Street and still supply the best light and cheapest light on earth—the Humphrey gas arc light; also small lights for residences. RICHMOND GAS APPLIANCE CO. 'Phone 5563.

NOTICE.—OUR WAREHOUSE HAVing been sold, we must vacate at once. To avoid moving expense, we will make special prices on sample buggies, surreys and runabouts for next thirty days. W. K. BACHE, SONS & MULFORD, 1406 East Main.

UNDERTAKERS' TRUST? YES; there is one here, and this combination says you must pay their prices for funeral work. They have you in their grasp. We will tell you more later on. RICHMOND BURIAL CO., 114 North Seventh Street.

WANTED, THE PUBLIC TO KNOW that JAHNKE BROS., Jewelers, 912 East Main Street, buy, sell, exchange and remount diamonds in the latest styles. Old gold and silver taken in exchange.

PREPARED TO DO ALL KINDS OF repair work and painting promptly. BRISTOW-WORSHAM CO., 11-13-15 North Eighteenth.

Personals.

EVERY DEPOSITOR IN A BANK IS equally entitled to the greatest security and the best service. THE FIRST NATIONAL BANK OF RICHMOND, VA., undoubtedly affords both, and invites accounts from all classes needing the facilities of a strong, large, courteous bank. Assets, $9,000,000. Organized April, 1865.

1909 DIRECTORY.—THE CANVASS for the new 1909 City Directory has been completed. Any individuals or firms who have made a change in residence or business or have reasons to believe they have been omitted by the canvassers can have same attended to by calling upon or dropping a line to HILL DIRECTORY CO., 823 Mutual Building.

GET IT AT PEARCE'S, 401 WEST Broad; 1444 East Main.

HUMAN HAIR BOUGHT AND SOLD at HUGHES'S, 209 North Third.

Miscellaneous.

OPTICIANS.

OFTEN YOU MUST GO WRONG TO DO right. When your eyes are wrong go to Dr. H. BREITSTEIN, Optician, 118 East Broad; the wrong side of Broad Street—the right place to have your eyes examined and glasses fitted. Consultation free. Prescription work a specialty.

ELECTRIC RUBBER FIX.

WE FIX ALL KINDS OF RUBBER goods, coats, water bags, footballs, etc. Boots, half soled, 75c; heeled, 50c; patches, 15c up. Rubber overshoes repaired. DREW'S ELECTRIC SHOE FACTORY, 716 East Main. Phone 2667.

"BLACK GUM" LEATHER.

WATERPROOF, WEARPROOF; SOMEthing new; just the thing if you don't want to wear rubbers; men's half soles, "black gum," $1; men's half soles, white oak, 75c. Every pair sewed. DREW'S ELECTRIC SHOE FACTORY, 716 East Main Street. Phone 2667.

MONEY TO LOAN.

LIBERAL ADVANCES MADE ON DIAmonds and watches; special rates on large loans. JACOBS'S LOAN OFFICE, 218 North Ninth.

WANTS
ONE CENT A WORD.

Miscellaneous.

SHOE REPAIRING.
BEST LEATHER; ALL WORK GUARANTEED.
MEN'S SOLES, SEWED, 60C.
MEN'S SOLES, NAILED, 35C.
LADIES' SOLES SEWED, 50C.
LADIES' SOLES, NAILED, 35C.
HEELS, 15C. AND 20C.
RICHMOND SHOE REPAIRING CO., 1719 EAST MAIN. 'PHONE 4936.

ENGINES, MILLS AND PUMPS.

STEAM AND GASOLENE ENGINES for all purposes; wood sawing rigs, feed mills, pumps of all kinds; complete water works installed. F. C. HOENNIGER & BRO., 1432 East Main Street.

CHRISTMAS PRESENTS.

AT A. C. MEHL'S, 320 BROOK AVENUE, and save money; fine hand engraving free on all articles bought of us.

GROCERIES AND FEED.

M. J. MUSSEN'S SON, 8 AND 10 NORTH Eighteenth; groceries, feed and rock salt for horses and cattle. 'Phone 3326.

FLORIST.

FUNERAL DESIGNS, $1 TO $3. M. A. WHITTY.

Bankrupt Notices.

NOTICE OF FIRST MEETING OF CREDITORS.

In the matter of FRANK J. CRAIGIE, JR., TRADING AS CRAIGIE & WILLIAMS, Bankrupt. | No. 91. In Bankruptcy.

IN THE DISTRICT COURT OF THE UNITED STATES FOR THE EASTERN DISTRICT OF VIRGINIA:

To the Creditors of FRANK J. CRAIGIE, JR., TRADING AS CRAIGIE & WILLIAMS, of Richmond, in the County of Henrico and District Aforesaid—Bankrupt:

Notice is hereby given that on the 7th day of March, A. D. 1908, the said FRANK J. CRAIGIE, JR., TRADING AS CRAIGIE & WILLIAMS, was duly adjudicated bankrupt, and that the first meeting of his creditors will be held in my office, rooms Nos. 802 and 803, American National Bank Building, Richmond, Va., on the 18TH DAY OF JANUARY, A. D. 1909, at 10 o'clock in the forenoon, at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupt and transact such other business as may properly come before said meeting.

THOS. B. ASNEAD, Referee in Bankruptcy.

January 6, 1909.

Sealed Proposals.

Office of the State Highway Commission, Richmond, Va., Jan. 7, 1909.

BIDS WILL BE RECEIVED AT THIS office until noon, FRIDAY, JANUARY 22, 1909, for the construction of a steel bridge across Robinson River, in Madison county, about five miles from Madison Courthouse.

Plans and specifications on file at this office and at the clerk's office at Madison Courthouse, Va.

A certified check for $200 to accompany each bid.

The right is reserved to reject any and all bids.

Further information furnished upon application to this office.

P. ST. J. WILSON, State Highway Commissioner.

City Auditor's and Treasurer's Office, Manchester, Va., Jan. 7, 1909.

SEALED PROPOSALS, OR BIDS, will be opened JANUARY 18, 1909, for copying the delinquent tax books of the city of Manchester. The committee reserves the right to reject any or all bids. For further information apply to

L. McNUNNALLY, Auditor.

Dividend Notices.

Atlantic Coast Line Railroad Co., Office of the Treasurer, Wilmington, N. C., Dec. 28, 1908.

THE BOARD OF DIRECTORS OF Atlantic Coast Line Railroad Company has declared a dividend of two and one-half per cent. on the common capital stock of that company, payable at the office of the Treasurer, at Wilmington, North Carolina, on and after January 11, 1909, to stockholders of record on the 18th day of December, 1908. The transfer books are closed from the th day of December, 1908, at 3 o'clock P. M., to the 12th day of January, 1909, at 10 o'clock A. M., both dates inclusive.

JAMES F. POST, Treasurer.

Schools.

PIANOFORTE

Ray Henry Everett

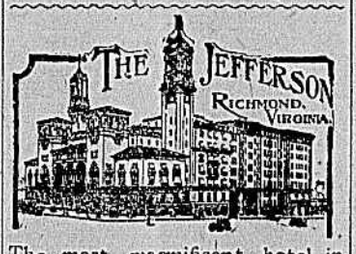
Pupil of Prof. Thomas Shepherd, formerly of New Haven.

Open to a limited number of pupils. Can be seen at Hotel Guerrant any morning from 9:30 to 11:30. Beginners a specialty.

Virginia Mechanics' Institute

Students may enter the classes of Richmond's Night School of Technology during the month of January for balance of session.

Where to Stop in Virginia.



The most magnificent hotel in the South.
European plan exclusively.
Rooms single and en suite, with and without baths.
Rates, $1.50 per day and upwards.
Special rates to Virginians.
SEND FOR BOOKLET.
P. M. FRY, Manager.

Meetings.

The Savings Bank of Richmond, 1117 E. Main Street, Richmond, Va.

THE REGULAR ANNUAL MEETING of the stockholders of this bank will be held at the banking house THURSDAY, JANUARY 14, 1909, at 4 o'clock P. M.

JAS. M. BALL, Cashier.

THE ANNUAL MEETING OF THE stockholders of the National State Bank of Richmond, Va., will be held in its banking house, TUESDAY, JANUARY 12, 1909, at 12 o'clock M.

WM. M. HILL, Cashier.

Meetings.

TO THE STOCKHOLDERS OF THE Eureka Life Insurance Company:

You are hereby notified that the annual meeting of the stockholders of the Eureka Life Insurance Company will be held in room No. 505, Mutual Building, Ninth and Main Streets, in the city of Richmond, Va., at 10 o'clock A. M., on the 21ST DAY OF JANUARY, 1909, for the election of directors and the transaction of such other business as may come before said meeting. And you are further notified that at this meeting the stockholders will consider the advisability of changing the name of the company in accordance with a resolution duly passed by its Board of Directors.

Witness my hand at Richmond, Va., this 4th day of January, 1909.

J. H. MUMBOWER, Secretary.

DOVE LODGE, NO. 51, ANCIENT, Free and Accepted Masons.—The stated communication of Dove Lodge, No. 51, Ancient, Free and Accepted Masons, will be held in the lodgeroom, in the Masonic Temple, on THIS (Friday) EVENING, January 8, 1909, at 7:30 o'clock.

Every member of the lodge is requested to attend, and members of sister lodges and transient brethren are fraternally invited to unite with us.

By order of the Worshipful Master.

BEN T. AUGUST, Secretary.

THE ANNUAL MEETING OF THE stockholders of the First National Bank of Richmond, Va., for the election of directors and for such other other business as may properly come before said meeting, will be held in the directors' room of said bank, No. 1104 East Main Street, Richmond, Va., 12 o'clock noon, TUESDAY, JANUARY 12, 1909.

JNO. M. MILLER, JR., Cashier.

Virginia State Insurance Company, Richmond, Va., Jan. 5, 1909.

THE ANNUAL MEETING OF THE stockholders of this company will be held at the company's office, corner Main and Fifth Streets, this city, on THURSDAY, JANUARY 28, 1909, at 12 o'clock M.

ROBT. LECKY, JR., Vice-President and Secretary.

Granite Building Company, Richmond, Va.

THE ANNUAL MEETING OF THE stockholders of this company will be held in their office, No. 8 North Tenth Street, JANUARY 12, 1909, at 5 o'clock P. M.

W. C. BLANTON, Secretary.

Bank of Commerce and Trusts, Richmond, Va., Dec. 28, 1908.

THE ANNUAL MEETING OF THE stockholders of the Bank of Commerce and Trusts will be held at the offices of the bank, Ninth and Main Streets, on TUESDAY, JANUARY 12TH, at 2 o'clock P. M.

CHAS. A. PEPLE, Secretary.

Richmond, Va., December 29, 1908.

THE REGULAR ANNUAL MEETING of the stockholders of the Capitol Savings Bank, Richmond, Va., will be held at their banking rooms in the Mutual Building, on TUESDAY, JANUARY 12, 1909, at 4 P. M.

R. M. KENT, Cashier.

THE REGULAR ANNUAL MEETING of the stockholders of the German-American Banking and Building Co. will be held at the company's office, room 2, Ebel Building, on WEDNESDAY, JANUARY 13, 1909, at 12:30 P. M.

CHAS. K. WILLIS, Secretary and Treasurer.

The Union Bank of Richmond, Va., Richmond, Va., Dec. 30, 1908.

THE ANNUAL MEETING OF THE stockholders of the Union Bank of Richmond, Va., will be held at their banking house on THURSDAY, JANUARY 14, 1909, at 12 o'clock M.

GEO. W. CALL, Cashier.

Virginia Trust Company, Richmond, Va., Jan. 2, 1909.

THE ANNUAL MEETING OF THE stockholders of this company will be held at the office of the company in the city of Richmond, Va., on TUESDAY, JANUARY 19, 1909, at 12 o'clock noon.

L. D. AYLETT, Secretary.

National Bank of Virginia, Richmond, Va., Dec. 12, 1908.

THE REGULAR ANNUAL MEETING of the stockholders of the National Bank of Virginia, Richmond, Va., will be held at their banking house TUESDAY, JANUARY 12, 1909, at 12 o'clock noon.

W. M. ADDISON, Cashier.

NOTICE, SHAREHOLDERS' MEETING: The regular annual meeting of the shareholders of this bank for the election of directors will be held on TUESDAY, JANUARY 12, 1908, at 12 M.

AMERICAN NATIONAL BANK OF RICHMOND.
By O. BAYLOR HILL, Cashier.

The Valentine Museum

ELEVENTH AND CLAY STREETS.
Open daily from 10 A. M. to 5 P. M. Admission, 25 cents. Free on Saturday.

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, $2.00 one way; $4.00 round trip, including stateroom berth; meals, 50 cents. 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 P. M. and 3 P. M., and Chesapeake and Ohio Ry. at 9 A. M. and 4 P. M., making connection daily (except Sunday), at Norfolk with Main Line Ship sailing at 7 P. M. Tickets at O. D. Line Office, 808 E. Main Street, Richmond Transfer Co., 809 E. Main Street; The Jefferson, Murphy's Hotel.

Virginia Navigation Company

JAMES RIVER DAY LINE.

STEAMER MOBJACK 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, Baltimore and the North. Electric cars direct to the wharf. Tickets on sale at Richmond Transfer Co., 809 East Main Street; 808 East Main Street, or on wharf or steamer. Fare to Norfolk, one way, $1.25. Round trip, $2.50; second-class, $1.00. Meals, 50 cents.

Freight received for above-named places and all points in Eastern Virginia, North Carolina and the East.

Merchants and Miners Transportation Co.

Norfolk to Boston, Mass., and Providence, R. I.

Steamers leave Norfolk for Boston Sun., Tue. and Fri.; for Providence Mon., Thur. and Sat. at 6 P. M. Passengers and freight taken for all New England points. Tickets on sale at offices C. & O. Ry., N. & W. Ry., S. H. Bowman, 808 E. Main, and Rich. Trans. Co., 809 E. Main.

...WANTED...

Bright, energetic and intelligent young ladies, between the ages of sixteen and twenty-two, to become telephone operators. Apply at the Telephone Exchange, between the hours of 10 and 12 A. M. and 3 to 5 P. M. SOUTHERN BELL TELEPHONE AND TELEGRAPH COMPANY OF VIRGINIA, 709 and 711 East Grace Street.

Railroads.

Southern Railway.

TRAINS LEAVE RICHMOND.

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

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

YORK RIVER LINE.

4:30 P. M.—Ex. Sunday—To West Point—connecting for Baltimore Monday, Wednesday and Friday.
2:15 P. M.—Monday, Wednesday and Friday—Local to West Point.
4:30 A. M.—Ex. Sunday—Local to West Point.

TRAINS ARRIVE RICHMOND.

From the South: 7:00 A. M., 9:30 P. M., daily (Express).
8:40 A. M., Ex. Sunday, 4:10 P. M., daily (Local).
From West Point: 9:20 A. M., daily, 10:45 A. M., Wed. and Fri.; 5:45 P. M., Ex. Sunday.

S. E. BURGESS, D. P. A., 920 E. Main St. Phone 455.

Richmond, Fredericksb'g & Potomac R. R.

SCHEDULE EFFECTIVE JAN. 4, 1909.

TO AND FROM WASHINGTON AND BEYOND.

Leave Richmond	Arrive Richmond
*5.20 A.M. Byrd St. Sta.	*7.50 A.M. Byrd St. Sta.
*6.40 A.M. Main St. Sta.	†8.25 A.M. Byrd St. Sta.
‡¶6.58 A.M. Byrd St. Sta.	‖11.05 A.M. Elba Station
‡¶7.22 A.M. Main St. Sta.	*12.15 P.M. Main St. Sta.
*8.40 A.M. Byrd St. Sta.	‡2.45 P.M. Byrd St. Sta.
†12.01 P.M. Byrd St. Sta.	*7.10 P.M. Byrd St. Sta.
†4.00 P.M. Byrd St. Sta.	*9.00 P.M. Byrd St. Sta.
‡4.15 P.M. Elba Station.	†10.20 P.M. Main St. Sta.
*5.15 P.M. Main St. Sta.	*10.45 P.M. Main St. Sta.
*8.20 P.M. Byrd St. Sta.	‡†11.23 P.M. Byrd St. Sta.

ASHLAND ACCOMMODATIONS—WEEKDAYS.

Leave Elba Station—7.15 A.M., 1.45 P.M., 6.30 P.M
Arrive Elba Station—6.40 A.M., 10.40 A.M., 5.40 P.M

*Daily. †Weekdays. ‖Sundays only. ¶Daily except Monday. All trains to or from Byrd Street Station stop at Elba. Time of arrivals and departures not guaranteed. Read the signs. ‡All Pullman cars, no local stops.

Atlantic Coast Line

EFFECTIVE JANUARY 3, 1909.

TRAINS LEAVE RICHMOND DAILY.

For Florida and South: 8:15 A. M. and 7:25 P. M., *11:33 P. M.

For Norfolk: 9:00 A. M., 3:00 P. M. and 6:00 P. M.

For N. & W. Ry., West: 9:00 A. M., 12:10 and 9:10 P. M.

For Petersburg: 9:00 A. M., 12:10, 3:00, *3:30 P. M., 6:00 P. M., 9:10 P. M., 7:25 and 11:30 P. M.

For Goldsboro and Fayetteville: *8:30 P. M.

Trains arrived Richmond daily: 5:10, **6:45, 7:00 A. M., *8:30, 11:45 A. M., **10:45 A. M.; *1:20 P. M., 2:05, 6:50, 8:00 and 8:15 P. M.

* Except Sunday. *** Except Monday. ** Sunday only.

Time of arrival and departures and connections not guaranteed.

C. S. CAMPBELL, D. P. A.

Richmond and Petersburg Electric Railway

Cars leave Manchester, Seventh and Perry Streets, for Petersburg:

*6, 7, 8, *9, 10, 11, *12 P. M., 1, 2, *3, 4, 5, **5:45, *6, 7, 8, *9, 10 P. M.

11 P. M. for Chester; 12 midnight for Petersburg.

Cars leave Petersburg, foot Sycamore Street, for Manchester:

6:35, **7:15, *7:35, 8:35, 9:35, *10:35, 11:35 A. M., 12:35, *1:35, 2:35, 3:35, *4:35, 5:35, 6:35, *7:35, 8:35, 9:35, *10:40, 11:40 P. M.

* Carries baggage and express.

** Limited, except Sundays and Holidays.

All cars from Petersburg connect with cars for Richmond.

Norfolk & Western Railway

ONLY ALL RAIL LINE TO NORFOLK.

Schedule in Effect October 18, 1908.

Leave Byrd Street Station, Richmond. Daily: FOR NORFOLK: 9:00 A. M., 3:00 P. M. and 6:00 P. M. FOR LYNCHBURG AND THE WEST: 9:00 A. M., 12:10 P. M., 9:10 P. M. Arrive Richmond: From Norfolk, 11:45 A. M., 6:50 P. M. From the West: 6:55 A. M., 2:05 P. M., 8:15 P. M.

Pullman Parlor and Sleeping Cars. Cafe Dining Cars.

W. B. BEVILL, Gen. Pass. Agent. C. H. BOSLEY, District Pass. Agent.

RICHMOND AND CHESAPEAKE BAY RAILWAY CO.—Summer schedule of electric trains to and from Ashland, stopping at intermediate stations upon signal.—Leave Richmond (Broad and Laurel Sts.): 6:05, 7:10, 8:10, 9:10, *10:10, 11:10 A. M.; *12:10, 1:10, 2:10, 3:10, 4:10, 5:10, 6:10, 7:10, 8:10, 9:10, *10:10, 11:45 P. M. Lv. Ashland: 5:55, 7:00, 8:00, 9:00, 10:00, *11:00 A. M., 12:00 M., *1:00, 2:00, 3:00, 4:00, 5:00, 6:00, 7:00, 8:00, 9:00, *10:00, **10:30, *11:00 P. M.

* Saturdays and Sundays only. ** Daily except Saturdays and Sundays.

Steamboats.

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The Mammoth CEDRIC 700 feet long Over 21,000 tons

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Via Azores, Madeira, Gibraltar

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Republic (15,500 tons) Canopic (12,100 tons)
Cretic (13,500 tons) Romanic (11,400 tons)

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Clyde Steamship Company

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Whether you desire to go East to the Mediterranean and beyond, or South to the Bermudas or Caribbean. He represents all lines, including Thos. Cook & Son's, Frank C. Clark's, Bartlett's and Bureau of University Travel Tours. The most comprehensive itineraries ever offered, including the Mediterranean, the Adriatic, the Orient, Egypt, West Indies, South America, Venezuela and Panama Canal, etc.

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Samuel H.