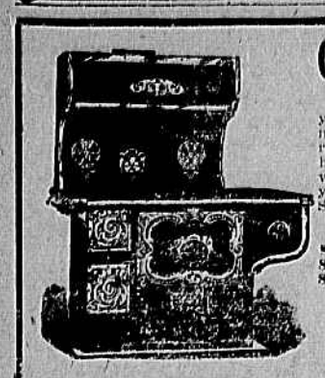


Only $21.13 Complete with high closet and porcelain reservoir.

We can save you $20 on a Range over your dealer's price. These Ranges are made for us by one of the oldest and most reliable manufacturers in the West, and have been on the market for years. We will ship you one on a 365-day test, or you can examine it at our salesroom, Shockoe Slip.

Size.	Oven.	Top.	Price at Factory.	Price at Richmond.
8-16	18x20x13	45x28	$21.13	$24.90
8-20	20x20x13	49x28	$23.63	$27.40

Spotless Company,
Shockoe Slip, Richmond, Va.
THE SOUTH'S MAIL ORDER HOUSE

PRICES SHADE LOWER IN TOBACCO MARKETS

(Continued From First Page.)

a considerable sprinkling of good stock from the surrounding territory. Quality of the offerings has been some better than previously reported, but right smart undesirable tobaccos have made their appearance.

Prices continue well up on all grades, with perhaps more activity in the better grades of leaf and wrappers, which latter are eagerly sought after at good prices.

Sales Are Large.

[Special to The Times-Dispatch.]

DILLWYN, VA., January 16.—The tobacco market, which just opened up in the fall, is proving a great success, and is lending force and impetus to the business life of the surrounding country. The American Tobacco Company has placed a buyer here, thereby causing this market to be on a footing with all other markets in Virginia, and enabling it to do a great deal more for the farmers than many others.

During the past week the sales have been large. The prices have run for the week: Short leaf, $6 to $8; long leaf, $8 to $10; lugs, $4 to $6. The farmers are well pleased with the prices that they have been receiving here for their tobacco.

Sales Very Good.

[Special to The Times-Dispatch.]

MARTINSVILLE, VA., January 16.—The sales of tobacco on this market have been very good this week, by far the best since the holidays. Prices on good and fine grades show a slight advance, and have been very satisfactory all around. A full corps of buyers are now on the market, and all of the independent manufacturers are now buying freely. The offerings this week have shown some fine fillers, which were readily taken at high prices.

Larger sales are looked for next week if the roads improve. Many farmers complain that they can't get to market over the roads as they are at present.

Breaks Are Heavy.

[Special to The Times-Dispatch.]

DRAKES BRANCH, VA., January 16.—There have been very heavy breaks of tobacco for ten days, and prices have been satisfactory. The only grade sold on this market is the heavy shipping variety, and there have been sales as high as 25 cents per pound.

GREAT ACTIVITY IN REAL ESTATE LINES

(Continued From First Page.)

remodel the buildings and conduct a job and book printing business there.

Burned Property Sold.

A sale practically made before the holidays, but finally closed up a few days ago, was the property No. 17 South Fifteenth Street, which was occupied by the Boyd Baking Powder Company, and the buildings were burned in December last. The Kingan Company, owners of the adjoining property, were the purchasers, and they will use it for enlarging their facilities in the packing business. The price paid was $3,650. McVeigh & Glinn also made this sale.

A Cheerful Report.

Mr. F. M. Boxley, of the A. J. Chewning Company, in reply to the reportorial interrogation point, said: "The real estate business is all right, and moving as nicely as the most ambitious could wish. The business of our firm is very good in all of its branches." This firm reports the following sales, aggregating about $30,000:

No. 1224 West Leigh Street, for $1,250; 1109 West Leigh Street, for $2,250; 727 West Leigh Street, for $1,800; two houses, St. Paul Street, for $2,750; 1017 St. Peter Street, for $1,850; 417 Cabell Street, for $1,400; house on Seventh Street, for $900; house on Ninth Street for $1,350; 526 South Pine Street, for $2,160; 804 Fourqurean Avenue, for $1,800; land on Kensington Avenue, for $5,875; land on Park Avenue, for $1,100; land on Fifth Street, for $1,000; land on Leigh Street, for $800; 1009 Buchanan Street, for $1,400; three houses on Federal Street for $2,000, and others at smaller figures.

In the Delightful Suburbs.

The bad weather of the past week has had its effect upon the sales of suburban real estate, but notwithstanding this, during the few bright days there was considerable inquiry for lots in Ginter Park, opening up prospects of sales to good people of Richmond and away from the city.

A force of hands is at work putting Chamberlayne Avenue in order, and an excellent macadamized roadbed will soon be completed in that beautiful thoroughfare. Several new houses promise to begin as soon as the weather opens. The streets and avenues are now lighted by electricity, which adds much to their attractiveness, and is of the greatest convenience to the residents, who, without exception, are happy in their selection of location.

Notwithstanding the bad weather, there have been numerous sales in other suburbs. Six pieces of property changed hands in Brookland Park, and it is said that the purchaser in each instance will break ground as soon as weather conditions permit to build homes for their own occupancy. Several sales are also reported from Highland Park and Northside.

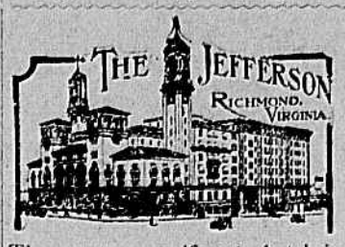
The Manchester agents report increased inquiry for business property on the south side of the James, although no actual sales have been noted. Some may have taken place, but for one reason and another the agents are not just ready to make the facts known to the public.

New Firm in Town.

A new real estate firm put out its shingle last week. Messrs. H. A. McCurdy and Stuart Johnson have formed the firm of McCurdy & Johnson, and have opened offices at No. 120 Mutual Building. They will buy and sell privately and at auction all manner of realty.

Mr. McCurdy, who has been in the real estate business for many years, being the successor of the firm of Quarles & McCurdy, will continue his present business of negotiating loans on and managing real estate. Mr. Johnson, the junior member of the firm, has had large experience in the business, and his success as a salesman has been remarkable. He has recently been engaged in the business with Mr. Douglas Taylor.

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.

GARLAND HOTEL

AT SOUTH BOSTON, VA.
No better place between New York and Florida for tourists to stop over. 50 large rooms, wide hallways, steam heat, superior menu and service.
R. C. NORMAN, Manager.

The Central Hotel
EMPORIA, VA.
Recently remodeled, nicely furnished, unexcelled table; all outside rooms; electric lights; free 'bus to and from all trains. In fact, the best hotel located in the centre of the business section of the city, and run by an old commercial salesman, who knows how.
TRY THE CENTRAL HOTEL WHEN IN EMPORIA, VA.

The Lexington.
The most centrally located hotel in Richmond, being situated at the corner of Twelfth and Main Streets. All cars pass the Lexington. Every modern convenience.
FELIX KEEGAN and J. H. GRANT, Proprietors.

Murphy's Hotel
(Incorporated).
EUROPEAN PLAN,
RICHMOND, - - - - VIRGINIA.
JOHN MURPHY, Manager.
A strictly modern house, fronting on three streets, in the heart of beautiful Richmond. Rooms fronting every way.

The Guerrant,
Richmond, Va.
AMERICAN PLAN.
THIRD AND MAIN STREET.
New and up-to-date in every respec
On main car line. Five minutes walk or retail shopping district.

TheStratford
Petersburg's only first-class hotel. Hot and cold water, steam heat. Telephone in every room. Sixteen rooms with private bath. Otis elevator.

HOTEL LAFAYETTE
PORTSMOUTH, VA.
Stop with us when you come. Good rooms, table and service.

NATURAL BRIDGE HOTEL

OPEN EVERY DAY IN THE YEAR.
Write for booklet.
C. E. PAXTON, Mgr., Natural Bridge, Va.

Schools.

McGUIRE'S UNIVERSITY SCHOOL. RICHMOND, VIRGINIA.
Established 1865. Prepares for all universities, colleges and U. S. Naval and Military Academies. Full corps university men as instructors. Lower school for small boys. Address JOHN P. McGUIRE, Principal.

Railroads.

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:
6:55, **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.

Chesapeake & Ohio Railway

9:00 A. } Fast daily trains to Old Point,
4:00 P. } Newport News and Norfolk.
7:46 A.—Daily. Local to Newport News.
5:00 P.—Daily. Local to Old Point.
2:00 P. } Daily. Louisville, Cincinnati, Chi-
11:00 P. } cago and St. Louis Pullmans.
8:50 A.—Daily. Ch'ville, exc. Sun. C. Forge.
5:15 P.—Week days. Local to G'ville.
10:00 A.—Daily. L'burg, Lex., C. Forge.
5:15 P.—Week days. To Lynchburg.
TRAINS ARRIVE RICHMOND.
Local from East—8:45 A. M., 8:15 P. M.
Through from East—11:46 A. M., 7 P. M.
Local from West—*8:30 A. M., 7:45 P. M.
Through—7:30 A. M. and 3:45 P. M.
James River Line—*8:35 A. M., 6:50 P. M.
* Daily except Sunday.

RICHMOND AND CHESAPEAKE BAY RAILWAY COMPANY.

Winter schedule of electric trains to and from Ashland, stopping at intermediate stations upon signal. Lv. Richmond (Broad and Laurel Sts.): *6:05, *7:10, 8:10, 9:10, **10:10, 11:10 A. M., 1:10, *2:10, 3:10, 4:10, 5:10, 6:20, 7:10, 8:40, **11:30, *11:45 P. M. Lv. Ashland: *5:55, *7, 8, 9, 10, **11 A. M., *12 M., **1, *2, 3, 4, 5, 6, 7, 8:30, 10:30 P. M.
* Daily except Sunday. ** Sunday only.

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., Thu. 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.

Clyde Steamship Company

PHILADELPHIA
RICHMOND AND NORFOLK LINE.
Freight received and delivered daily at C. & O. Ry. Co.'s Depot, Seventeenth and Broad Streets. H. K. WOODFIN, Commercial Agent, Clyde Line Wharf. Phone 510.

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., 9:20 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.
*5.40 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.	‡9.39 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—7.45 A.M., 1.15 P.M., 6.30 P.M
Arrive Elba Station—8.40 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: 7:00 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 11:15 P. M.
For Goldsboro and Fayetteville: *8:30 P. M.
Trains arrived Richmond daily: 5:10, **5:45, 7:00 A. M., *8:35, 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.

Seaboard Air Line Railway

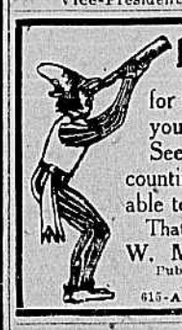
S. Davies Warfield, R. Lancaster Williams, and E. C. Duncan, Receivers.
SOUTHBOUND TRAINS SCHEDULED TO LEAVE RICHMOND DAILY.
9:10 A. M.—Local to Norlina, Raleigh, Charlotte, Wilmington. 12:25 P. M.—Sleepers and coaches, Atlanta, Savannah, Jacksonville and Florida points. 9:32 P. M.—Florida Limited. 10:55 P. M.—Sleepers and coaches Savannah, Jacksonville, Atlanta, Birmingham and Memphis.
NORTHBOUND TRAINS SCHEDULED TO ARRIVE RICHMOND DAILY.
5:20 A. M., 7:18 A. M., 5:05 P. M., 5:45 P. M.
H. S. LEARD, D. P. A.

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.

Financial.

The First National Bank,
RICHMOND, - - - - VIRGINIA.
Strong
Experienced
Conservative
Safe
Capital, $1,000,000.00
Surplus, 800,000.00
JOHN B. PURCELL, President.
JOHN M. MILLER, JR., Vice-President and Cashier.



Looking
for that increase in your business?
See if your accounting system is able to take care of it?
That's the first point.
W. McK. EVANS,
Public Accountant,
Phone 4144.
615-A Mutual Building.

MONEY TO LOAN
BY THE
Life Insurance Co. of Virginia
on desirably located business or residence property. For terms and conditions call on or address
Mr. J. T. LAWRENCE,
HOME OFFICE, RICHMOND, VA.

Branch Cabell & Co.,
BANKERS,
1115 East Main Street.
Members New York Stock Exchange, New York Cotton Exchange and Chicago Board of Trade.

Financial.

INCORPORATED 1832.

THE VIRGINIA FIRE & MARINE

Insurance Company,

OF RICHMOND, VIRGINIA.

Seventy-Seventh Annual Statement, January 1, 1909.

ASSETS.

United States, Virginia, City of Richmond and other stocks and bonds, market value as of December 31, 1908	$1,119,565 00
Office building and other real estate	77,640 29
Loans on bonds and mortgage (first liens)	40,080 92
Interest due and accrued on bond and mortgage loans, bonds and rents accrued	5,770 75
Bills receivable and call loans secured by collateral	1,943 41
Premiums in course of collection	113,179 54
Cash in office and in City Bank	88,473 42
	$1,446,653 33

LIABILITIES.

Capital stock	$250,000 00
Reserve for losses unpaid	71,572 72
Reserve for unearned premiums	610,225 20
State, municipal and county taxes, due and accrued	11,208 04
Surplus beyond capital and all liabilities	503,647 37
	$1,446,653 33

Surplus to Policy-Holders, - - - $753,647.37

WM. H. PALMER, President.
E. B. ADDISON, Vice-President.
W. H. McCARTHY, Secretary.
OSCAR D. PITTS, Treasurer.

DIRECTORS.

WM. H. PALMER, E. B. ADDISON, D. O. DAVIS, W. O. NOLTING, N. W. BOWE, J. JORDAN LEAKE.

Bank of Commerce and Trusts
Capital, $200,000
A SAFE INVESTMENT
An absolutely safe investment is to open an account with this Bank, which will pay you 3% on savings.
Depository for the State of Virginia and City of Richmond

NION BANK
Provide for the Rainy Day
Lay aside each week, or regularly from time to time, a portion of your earnings, and place them in a bank where you are positively certain that they will accumulate rapidly and from the moment the first deposit is made. You will then always have ready cash at hand, and will be prepared for whatever comes.
The Oldest, Strongest and Safest Savings Bank in the South
Pays 3 Per Cent. Interest, compounded twice a year.
UNION BANK OF RICHMOND, 1107 E. Main St., Richmond, Va.

COMMONWEALTH BANK
12 N. 9th Street, Richmond, Va.
CAPITAL, - 200,000.00
Safe and Solid 4% Interest on Savings Accounts
H. L. DENOON, President W. L. WALTERS, Vice-Pres. and Cashier S. E. WALTERS, Asst. Cashier
—DIRECTORS—
J. F. WALSH, P. C. CHRISTIAN, H. L. DENOON, GEO. C. WALTERS, W. L. WADE, CHAS. B. COOKE, HUGH DENOON, ISAAC B. DAVENPORT, W. L. WALTERS.

CITY BANK
OF RICHMOND, VA.
Capital, - - - - $400,000
Surplus and Undivided Profits, $175,000
Would be pleased to receive the accounts of corporations, firms and individuals.
Interest allowed on deposits in Savings Department.
WILLIAM H. PALMER, President,
E. B. ADDISON, Vice-President,
J. W. SINTON, Cashier.

E. A. BARBER. E. A. BARBER, JR.
Phone 5321.
E. A. BARBER & CO.
Accounting, Auditing,
Organizing, Systematizing
215 Mutual Building,
RICHMOND, VA.

AMERICAN NATIONAL BANK
UNITED STATES AND STATE DEPOSITORY
1909
Make the New Year a memorable one by saving more money than you have ever saved before. Begin now. Open an account with this bank, and add to it regularly—every week or every month. We will pay you 3 per cent. interest, compounded twice a year.
3% PAID ON SAVINGS ACCOUNTS 3%

Egypt and the HolyLand
Pleasure Cruise of ss. Grosser Kurfuerst
From New York, Feb. 11, 1909
Passengers entertained at each port. No charge for landing and embarking. Everything included except side trips
74 days
Cost $350 Upward
Tickets for the cruise have privilege permitting passengers to return before August 1st, 1909, without extra charge, by any of the steamships of the Company.
NORTH GERMAN LLOYD
OELRICHS & CO., Gen. Agts., 5 Broadway, N.Y., or Local Agents
S. H. BOWMAN, 808 East Main Street, Richmond, Va.
RICHMOND TRANSFER CO., 809 East Main Street, Richmond, Va.

Whether You Travel in America or Europe
Full Information and Tickets Can Be Obtained at Offices of . . .
RICHMOND TRANSFER COMPANY,
809 East Main Street. Jefferson and Murphy's Hotel. Richmond, Va.
Baggage Called for and Checked to Destination of Tickets.

"Ask Mr. Bowman"
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.
Patronize home industry, and build up home enterprise.
Samuel H. Bowman, 808 East Main St., Richmond, Va.
Phone 5154.
No trouble to answer questions.

HENRY S. HUTZLER & CO.
BANKERS
1013 EAST MAIN STREET
SOLICIT YOUR BUSINESS AND PERSONAL ACCOUNTS. DEPOSITS SUBJECT TO CHECK, $1.00 AND UPWARD RECEIVED. INTEREST ALLOWED—3 PER CENT. COMPOUNDED SEMI-ANNUALLY.

MONEY TO LOAN ON REAL ESTATE
Savings Bank of Richmond,
1117 East Main Street.