

# Keep Your Resolution

## DEPOSIT NOW

**YOUR SAVINGS**

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**Bank**

of

**Commerce and Trusts**

**3% Compound Interest 3%**

### WHEAT MARKET IS FLAT AND SLUGGISH

More Firmness Shown Later in the Week. Scarcity of Potent Influences—Corn Is Listless, With Unimportant Variations.

New York, January 1.—There was a conspicuous scarcity of orders in the wheat market early last week, especially on the buying side, and consequently prices sagged to a lower plane, although the offerings were not heavy, nor was there any decided pressure to sell. All things considered, the market held up remarkably well, as many traders had looked for a sharp decline because of the better weather in winter wheat territory.

The sluggish action of the market caused little or no surprise, as practically every one anticipates more or less stagnation at the end of the year. Then, too, aside from the improved weather, there was almost nothing in the regular market news or statistics to furnish an incentive.

**Factors in the Market.**  
In some quarters the general apathy was largely attributed to the congestion in May contracts in Chicago. In other words, business is greatly hampered because a large percentage of speculators would like to sell May for the decline, but do not dare to do so, at least to any important extent, being intimidated by reports that the big bull party in Chicago had accumulated more than 25,000 bushels of wheat. There are shrewd dealers who imagine that the market will run in a narrow but solid something of a radical nature, take place, or the May deal will dominate the downward trend was checked early by the decrease in the European visible supply, which led to a moderate reaction in the world's available supply.

### ABSENCE OF STRONG SUPPORT IN MARKET

Cotton Drops Down 35 to 40 Points in Early Part of Week—"Notices" of Delivery for 125,000 Bales.

New York, January 1.—The feature of the trading early in the week was the pressure of liquidation and absence of the strong support which had been kept in the market by the leading bulls throughout last week. This caused a decline of 35 to 40 points during Tuesday and Wednesday, which carried January down to 14.75, March 15.75, and May to 15.50.

**The Local Spot Situation.**  
The most important development  
Get one of our Home Savings Banks in which to deposit your small change.  
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**Commonwealth Bank**

much short interest left in January from its action yesterday.  
Stocks of cotton at Memphis, Galveston, New Orleans and Savannah are also equally as large in proportion as at this port, and attempts to encourage outside speculation or investment buying since the government's recent crop estimate have failed with prices in the neighborhood of 15 cents and so many unfavorable reports current regarding trade conditions.

### MEMORABLE YEAR ON STOCK EXCHANGE

Banks and Financial Institutions Prosper, but to Rank and File Developments Have Been Far From Satisfactory.

New York, January 1.—The past year is likely to be remembered in the memories of those who have their being in what is popularly known as Wall Street. For the banks and financial institutions generally it has been a prosperous year, but of the rank and file of the stock exchange, whether trader or commission broker, the result has been far from satisfactory. From the very outset the year was replete with developments of varying character, but almost uniformly adverse in their results. The first few days witnessed a severe setback in prices, due primarily to a fuller disclosure of the government's attitude toward the corporations. This was followed by a wave of depression and a violent though temporary rise in money rates. The second month brought more unfavorable developments, including the failure of a prominent banking house and the liquidation of stocks. Labor troubles added to the confusion, but the strain was relieved in measure by a check in the decline of prices.

### ACTIONS OF TRADERS WILL BE UNCERTAIN

New Orleans, La., January 1.—The cotton market this week at first probably will be rather an uncertain proposition. The drastic liquidation on both sides that was promoted by the protracted holiday period leaves a large element among operators open to a measure of uncertainty. There will be much less disposition to talk about the size of the crop, but a more pronounced disposition to consider the probable consumption.

### DRY GOODS REVIEW

New York, January 1.—The year closed with the cotton goods market steady but quiet. Prices appear to be firm, but they offer little margin for profit on many of the staples, while cotton rules high. In manufacturing circles curtailment of production is being urged, and in mercantile houses it is felt that production is ahead of demand for the time being.

### Fatal Fight in Pool-Room.

[Special to The Times-Dispatch.]  
Roanoke, Va., January 1.—As the result of a fight among negroes in a pool-room late last night, Gaston Harvey is dying of knife wounds at a hospital, and Joe Baker and Sam DeLoe are in jail, charged with the cutting.

**Miller & Co.,**  
1107 East Main Street.  
Members:  
NEW YORK STOCK EXCHANGE,  
NEW YORK COTTON EXCHANGE,  
CHICAGO BOARD OF TRADE.  
E. L. RUDEN, Manager

**NO. 4**

**To Our Stockholders**

We invite you to open an account with us to-morrow.

**Virginia Trust Company**  
Cash Capital, \$1,000,000

**BROAD STREET BANK**  
303 EAST BROAD STREET.  
Temporary location during construction of new banking house.

Capital \$200,000  
Surplus and undivided Profits \$110,000

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With assets of over \$1,700,000, every inducement consistent with good banking is offered to its customers. 3 per cent. allowed in Savings Department. Bank is open till 3 o'clock Saturday evenings.

Financial. Financial. Financial.

**Every Man, Woman and Child in Greater Richmond and the South SHOULD KNOW THIS FACT NOTE IT WELL THE UNION BANK OF RICHMOND 1107 East Main Street IS THE OLDEST, STRONGEST AND SAFEST SAVINGS BANK IN THE SOUTH**

Write for our booklet, "Banking by Mail."

Capital ..... \$219,750.00  
Surplus ..... 600,000.00  
Assets over ..... 2,000,000.00

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B. Alsop, R. T. Arrington, Chas. Davenport,  
J. B. Beasley, Samuel W. Tompkins, T. W. Pemberton.

|                                   |                    |
|-----------------------------------|--------------------|
| Capital Stock, - - - - -          | \$1,200,000        |
| Surplus, - - - - -                | 600,000            |
| Stockholders Liability, - - - - - | 1,200,000          |
|                                   | <b>\$3,000,000</b> |

\$3,000,000 insurance offered to the depositors by the stockholders of the

**NATIONAL BANK OF VIRGINIA**  
Ninth and Main Streets.

In addition, the stockholders have placed the management in the hands of the following Board of Directors and officers:

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E. B. Addison, T. A. Cary, T. C. Williams, Jr., R. G. Remolds, J. G. Tinsley,  
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JOHN TYLER, Assistant Cashier.  
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W. H. SLAUGHTER, Assistant Cashier.

Start the New Year by opening an account.  
3% Interest allowed in Savings Department.

**HAMPTON ROADS AHEAD OF CARDIFF**

During Year 1910 Became World's Leading Coal Shipping Centre.

[Special to The Times-Dispatch.]  
Newport News, Va., January 1.—Hampton Roads became the leading coal shipping centre of the world during the year ending last night. More than 10,000,000 tons of coal went over the docks at Lambert's Point and Sewell's Point, on the Norfolk side, and the Newport News piers in 1910, giving Hampton Roads a lead of about 2,000,000 tons over Cardiff, until now recognized as the world's greatest coal port.

**A Safe Depository**  
The strength of this bank, evidenced by Capital and Surplus of \$2,000,000.00 and Resources of over \$10,000,000.00, recommends it to you as a safe depository. Its

**High-Class Service**  
has secured a large and growing number of depositors, demonstrating its ability to take care of the legitimate requirements of a discriminating public.

**FIRST NATIONAL BANK,**  
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**GALEN HALL**  
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HOTEL AND SANATORIUM  
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Always open. Always ready. Always busy.  
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TWELFTH AND CLAY STREETS  
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