UNUSUAL STEADINESS OF COTTON MARKETS

Fewer Changes in Prices and Narrower Fluctuations Than for Any Week in Past Several Months.

New York, N. Y., November 19.—The trading in cotton the past week has been less active than for some time, with narrower fluctuations and fewer important changes in prices than for any week in the past several months. This remarkable steadiness of the market has been due chiefly to the stubbornness with which holders of spot cotton in the South have been offering it more sparingly, and this has resulted in less hedge selling for Southern operators here than at any other time since the opening of the season. At the same time there has been less speculative selling and rather more disposition to buy on all recessions in the price to the basis of about 9 cents for the January and March options, and around 9 1-8 for May. This has made the 9 cents basis the debatable ground between both the buyer and seller.

As a consequence of these conditions, prices have been held from breaking through the 9 cent basis steadily now for nearly a month. At one time January sold as low as 8 3-4 cents within this period, and March went to 8 7-8, and May to about 9.05, but since then March has been as high as 9.25 and May 9.38 against 9.15 for January on the extreme fluctuations. Prices changes this week have been so narrow, that the closing quotations of last evening show practically no change from the last prices of last Saturday, except an advance of about 15 points in the November option. That month closed last night at 9.31, December, 9.32; January, 9.10; March, 9.22; May, 9.28, and July, 9.32.

Improved Character of the Contract.

The commendable action of the revision committee having the matter of adjusting the difference in the various grades above and below middling cotton on such a satisfactory basis to the trade's views, and crop conditions, has improved the character of the contract as dealt in on the New York Cotton Exchange to such an extent, much more confidence is being manifested, and this is the chief reason why the near months have lately been showing a hardening tendency. There is little probability now, from further penalizing low-grade cotton; consequently, there will be much of such cotton shipped here for deliveries. This is making the market more in buyers' favor, either for the spinner or the outside investor or speculator, and the result has been much less selling pressure for either local or Southern operators since these changes were made Wednesday night.

If any large amount of low-grade cotton is shipped here for deliveries on contracts from the South, the buyer will get the benefit of the larger differences in the price of thirty to forty points. Thus the New York market is now practically on the same basis for such grades of cotton as the commercial differences prevailing on the Southern spot markets and at New Orleans. The buyer of the contract here is therefore protected accordingly.

The Extreme Crop Ideas.

While general sentiment continues bearish on the belief that the crop will turn out over 15,000,000 bales and the probable world's consumption no more than 13,500,000 bales, the way the crop is being more conservatively marketed since the Governor's meeting at New Orleans, and the attractiveness of the low price to spinners and speculative and investment buyers, is producing steadier markets as to prices and trade sentiment generally the world over. The feeling also prevails that the effect of the most excessive crop estimates has been felt and that with any falling off in the ginning figures of the next two reports of the Census Bureau there will be a modification of such extreme crop estimates as over 15,000,000 and 16,000,000 bales. As a matter of fact, the great majority of such crop estimates made so far have been chiefly in the interest of spinners' agents, exporters, or bear speculators. The government's crop estimate will not be announced until December 11, and there are a large number of experienced cotton operators and trade interests who do not believe that estimate will be over 14,000,000 bales.

Figuring on the Crop.

Pending the announcement of this government estimate on the size of the crop, there will be two ginning reports from the Census Bureau, which will give the trade a good line on what the estimate may be. The first of these ginning reports is due to be announced on November 21. This is expected to report about 11,500,000 bales of the crop ginned to November 15, against 9,968,000 in the last report to November 1, and 8,780,000 to November 14 last year, as contracted with the previous record ginning of 9,786,000 in 1904. This would indicate only 1,530,000 bales of the crop ginner between November 1 and November 14, against 1,534,480 during the same time last year.

This is a considerable falling off in the recent ginning figures. Therefore, the next ginning report due about December 8, covering the ginning of the crop to December 1 will be the most important of the season. That report will show whether there is any justification for expecting the government's crop estimate of December 11 to indicate such a large crop as over 15,000,000 bales.

EFFECT OF REPORTS HARD TO DETERMINE

New Orleans, La., November 19.—This week the cotton market again will struggle with market reports, and it is hard to tell now how they will affect prices. Tuesday morning at 9 o'clock the Census Bureau will issue a report on ginning up to the close of business on November 15, and Saturday morning it will give out a report on the supply and distribution of cotton up to November 1.

The report on ginning has caused a great deal of guesswork, but the trade undoubtedly is looking for rather bullish figures. There was a tendency to predict figures of 12,000,000 bales, but the average expectation at the end of the week appeared to be for about 11,500,000 bales.

It is claimed that the weather interfered with the handling of cotton this last period, although many persons contend that enough cotton was stored in the seed to keep the gins running full blast.

It is not improbable that the holding movement has had something to do with keeping the amount of cotton ginned down. Many telegrams were received from different parts of the well during the week stating that farmers were holding seed cotton as well as baled cotton. In this way the crop is picked, but the yield is not counted. One reason for holding cotton this way is the prevalent belief that it increases the percentage of the yield of lint at the expense of the seed.

The report on supply and distribution is not likely to cause much stir, although once in a great while one of these reports does contain something that sets the market by the ears. The chances are, however, that it will have little effect one way or another.

The holding movement and the spot demand will be watched closely. The holding movement is having more effect on the market than most persons imagine, and if it grows much stronger it can hardly help putting prices up. It may be that a demand to fill end of the month shipments of actual cotton will develop this week. If it does, the advantage will be with the bull side.

MARKET DEPRESSED BY PROFIT-TAKING

New York, November 19.—Profit-taking on a large scale depressed the market during the first half of last week. In spite of the extent to which this movement was carried, stocks retained a large part of the gains made during the preceding fortnight, and when the pressure was removed quotations began to swing upward again. The absorptive power of the market during the period of profit-taking encouraged the bulls to enter upon fresh commitments, and toward the close of the week there was renewed buying for the long account.

Trading remained so largely professional that it was questionable whether the market movements were influenced greatly by outside developments, such as happenings in business and politics. There were several factors, however, which were referred to generally as having had a stimulating effect upon securities. Formal acceptance by the United States Circuit Court of the American Tobacco reorganization plan constituted perhaps the foremost of these influences. Ex-President Roosevelt's expression of views on the trust question were regarded as to some extent responsible for the more confident tone of the market in the latter part of the week. Another influence in the growth of bullish sentiment was the Commerce Court decree staying the proposed increase of intermountain freight rates. To this was added the influence of Union Pacific's annual report, which was regarded as exceptionally favorable.

Despite the evidences of underlying strength, there was noticeable at all times a tendency to sell stock whenever any considerable improvement was shown, with the result that the recovery late in the week did not reach large proportions. An explanation which found some support was that large holders of securities were marketing their stock whenever favorable opportunities was presented in advance of the meeting of Congress next month. The possibility of radical tariff revision and of legislation dealing with the control of corporations tempered the more hopeful sentiment.

In banking circles interest attached to the exportation of a considerable quantity of gold to Canada in connection with payment for Canadian bonds. Although a small quantity of gold also was engaged for shipment to South America, for the account of Paris, there were no indications that this movement would reach large proportions.

The trade situation was little changed during the week. Better buying of steel products by the railroads was offset to some extent by a decrease in the demand for other products.

Cotton Goods Review.

New York, November 19.—The week closed with a better tone manifested in the cotton goods markets. Trading has not been active, but there has been a steady broadening in the demand and a hardening in prices on cloths that have sold very low. It has developed that some of the large selling agencies have been quietly accepting business for delivery in the first two months of the year, and buyers have been learning that immediate deliveries of many staples are not so readily obtained.

Delay is still noted in the placing of duplicate business on wash fabrics and white goods by retailers and jobbers, and the fine goods end of the business is slow. Fall River sold 200,000 pieces of print cloths, and prices are up 1-8 cent a yard from the extreme low points reported on wide cloths. Some of the converters are buying more generally of specialty cloths for future delivery.

The miscellaneous export trade is good, but China trade is wanting. The jobbers have begun taking their inventories, and are not expected to move in any active way for large quantities of goods until final price revisions for spring are made. A leading producer of dress ginghams announced that fall lines will be ready in January, and will be priced on the current basis, thus giving color to the general belief that gingham prices are not to be changed.

Tobacco Sales Heavy.

[Special to The Times-Dispatch.]

Houston, Va., November 19.—Sales upon the South Boston tobacco market were very heavy during the past week, between 1,500,000 and 2,000,000 pounds being handled. Prices were well up, and the quality of the offerings on the whole good. The week just past was a record-breaker in sales. Although double sales were run, not more than one-half of the tobacco was sold that was put on the warehouse floors on Tuesday, the capacity of the various warehouses being taxed to the limit, and the streets leading thereto blocked with wagons. In spite of this apparent "glut," prices have ruled high.

FLOWER SHOW A SUCCESS.

Fine Display of Chrysanthemums at Onancock.

[Special to The Times-Dispatch.]

Onancock, Va., November 19.—The Chrysanthemum Carnival, by the Daughters of the Confederacy, was a decided success, despite the threatening clouds and rain at intervals during the entire day.

OPEN AN ACCOUNT WITH
The Union Bank of Richmond
1107 EAST MAIN STREET
$1.00 MAKES A START. 3 PER CENT. INTEREST

WHEAT'S EARLY LOSS QUICKLY RECOVERED

Less Favorable Argentine Reports and Lighter Primary Receipts Main Influences. Week in Corn.

New York, November 19.—Temporarily, early in the week, wheat prices slowly sagged to a slightly lower level, but soon the demand became more active, and all of the early loss was quickly recovered. At the outset there were many fluctuations, but mainly unimportant. It was easy to see that traders were nervous, owing to the numerous conflicting influences. At the beginning the downward drift was ascribed chiefly to December liquidation in Chicago, prompted partly by unexpectedly abundant receipts in the Northwest, but this was partly counterbalanced by continued light receipts at winter wheat points. Cable advices were somewhat discouraging, European markets being influenced by favorable weather and crop reports from Argentina and India. This in turn was offset in part by the lighter world's shipments than expected, and particularly from Russia, and consequently there was a decrease of 504,000 bushels in the quantity on passage, whereas some increase had been counted on.

"Bullish News."

Subsequently the market news seemed to favor the bull side. For one thing, it was exceedingly cold in the Northwest, and especially in Canada, and, to make matters worse, there was a heavy snowfall. It is alleged that a large percentage of the crop there was still unthreshed. It was claimed that much of the grain, exposed to the vicissitudes of the weather, would show material deterioration, and it was feared that a large part of it would be only fit for feeding purposes, and it was further claimed that much of it would be shipped to Eastern Canada, where there is a scarcity of oats and hay.

The early weakness in Europe was partly ascribed to a favorable report from Snow, who is in Argentina. He claimed that the crop there might reach 250,000,000 bushels, provided there was a continuance of favorable conditions, against 131,000,000 bushels last year; but the subsequent buoyancy was largely caused by a sharp advance in Buenos Ayres, as a result of unwelcome rains in Northern Argentina, where threshing is about to begin. The strength in our market was also partly attributed to a decided falling off in spring wheat receipts and to reports that millers were bidding for another lot of 5,000,000 bushels in Chicago, on a special basis, as previously noted; but while they were willing to pay as much as before, their bids were refused. In case there is any noteworthy damage in Argentina, it is believed that Europe will be compelled to buy more freely of our wheat, especially as reports from Russia are by no means satisfactory. It was alleged that there was a complete crop failure in twelve Russian provinces and a partial failure in eight, and consequently 8,000,000 people were in immediate need of relief. Therefore it was assumed that the exports from Russia would be small.

Late Rise in Prices.

During the late trading the high prices for the week were established, but there was a slight recession subsequently. The strength was largely due to influences already mentioned, namely, reports of damage by bad weather in Northern Argentina and by the continued light receipts in both spring and winter wheat territory. Consequently it is believed that the time is near at hand when the visible supply will cease to increase. This sounds plausible to many conservative traders, who incline to the opinion that many have parted with an unusually large percentage of their surplus. Buying was also stimulated partly by reports of further purchases of hard Kansas for shipment to California. The stronger trend in European markets was partly ascribed to predictions of light exports for the week from practically all producing countries. Consequently a fairly large decrease is expected in the quantity on passage. There are keen observers who think that we are getting close to an export basis on winter wheat, and they would not be surprised if Europe should begin to show greater interest, especially in case the exports from Argentina and Russia continue small next week.

Firmness in Corn.

Early in the week corn was decidedly quiet, with slow variations. There gradually developed a firmer tendency, which resulted in actual buoyancy later. The strength was largely ascribed to nervousness among short sellers, caused partly by the insignificant supply available and partly by excessive moisture in the West, which doubtless will delay the movement as well as the drying of the grain. In a word, it is feared that with so much moisture only a limited percentage of the grain will be sufficiently dry to go into the contract grade. Thus far the receipts of new corn at country stations have been disappointingly light. Exporters have had fair orders, but as a rule their limits were too low, although late in the week they made higher bids, which were generally refused.

WOMAN BLOWS OUT BRAINS WITH GUN

Commits Suicide in Presence of Children While Husband Is Away.

[Special to The Times-Dispatch.]

Arvonia, Va., November 19.—Mrs. Charles Zimmerman, a young woman, wife of a farmer near Penlan, and mother of three young children, committed suicide in her home on Thursday night of this week by blowing out her brains with a shotgun. Her husband was away from home at the time. Upon his return to his children the gruesome sight of his wife, horibly mutilated, met his gaze. Before committing suicide Mrs. Zimmerman carefully prepared a shotgun and placed it beside her bed, then retired; later, her children being asleep, she got the gun, placed the muzzle under her throat, and pulled the trigger with her toes. The top of the head was blown entirely off. The children remained with the horrible spectacle of their mangled mother for several hours, until their father arrived.

At first neighbors suspected foul play, and there was talk of a coroner's jury and a thorough investigation; later it was discovered that it was a plain case of suicide, as the young woman had threatened repeatedly in the presence of many neighbore to end her life. The children were also witnesses of the suicide.

The home of Benjamin S. Duncum, of New Canton, was burned to the ground on Wednesday morning of this week, all the contents of every description being destroyed, and the family barely escaping with their lives. The fire originated from the kitchen, where breakfast was being prepared. Three young children, yet in bed, were caught up the stairway and held prisoners until they could climb out on the top of the porch, from which they jumped to mattresses held by neighbors. All of them escaped without injury. The neighbors did all that was possible for the stricken family, which had been deprived of all their clothing and household effects.

ANOTHER ARREST MADE

Number of Defendants in "Tar Party" Case Grows to Fifteen.

Lincoln Centre, Kan., November 18.—Another arrest, making the fifteenth, and the obtaining of a jury to try three of the accused men, were the developments that marked the "tar party" case to-day.

James Booz, an engineer employed in the mill of G. Everett Clark, alleged assailant of Miss Mary Chamberlain, nineteen years old, was arrested, charged with being an accessory.

INDICTED ON TEN COUNTS

American Chicle Company Accused of Violating Commerce Laws.

New Orleans, La., November 19.—The American Chicle Company was indicted on ten counts here by a Federal grand jury, charging violation of the interstate commerce laws through false valuation placed on shipments of gum by which the company obtained lower freight rates than it was entitled to.

The following unique advertisement was written by a local banker and handed to us. Thanks to him. Special attention is called to the closing paragraph:

ESAU vs. JACOB

One of the earliest recorded cases of the necessity of a written will is that in which Jacob, through subterfuge, obtained his brother's blessing. Since that time the recorded and unrecorded cases are countless in number.

Will YOU, my reader, through careless neglect, allow the same thing to happen to your possessions?

Ignorance, inability or misplaced confidence has happened and will happen as long as people fail to take advantage of the advice and assistance offered by such institutions as the undersigned Company, whose sound advice is free for the asking, and whose interviews are personal, and therefore strictly confidential.

If you only have a small blessing to leave, be sure it does not go astray.

Virginia Trust Co.
The Ideal Executor and Trustee
Travlers Building,
RICHMOND, VIRGINIA.
Capital One Million Dollars

BEDFORD COUNTY TEACHERS MEET

Interesting Discussion of Educational Subjects—Officers Elected.

[Special to The Times-Dispatch.]

Bedford City, Va., November 19.—A very interesting meeting of the Bedford County Teachers' Association was held in the parish house of the Episcopal Church Thursday and Friday. Besides interesting papers by teachers of the county on selected topics, Miss Price, of the State Normal at Farmville, and Miss King, of the Normal School at Harrisonburg, were present and made instructive addresses. Mr. Hart, of Roanoke, conducted a conference of high school teachers of the county. There are now five high schools in Bedford.

The Teachers' Association, which has only been in existence about two years, has a membership of seventy-six. The officers for the enquing year were elected as follows: President, J. R. Guy, principal of the Bedford City public school; Miss Mamie Hawkins, secretary-treasurer. A vice-president was elected for each of the magisterial district, as follows: Mrs. W. J. Latimer, H. Blankinship, Miss Georgie Carner, Miss Mary Parker, Miss Martha Evans, Mrs. L. C. Radford, Miss Margaret Byrne, Mrs. Sallie Graves. The delegates for the State convention at Norfolk are H. Blankinship, alternate Miss Mamie Patterson; J. R. Guy, alternate Miss Nel Fitzpatrick; Miss Violet Marshall, alternate Miss Marianna Rucker.

The Bedford Library Association held its tenth annual meeting Wednesday afternoon, electing the following officers for the year: Mrs. Walter Reean, president; Mrs. S. R. Reading, first vice-president; Mrs. Nelson Sale, second vice-president; Mrs. R. B. Kelsey, treasurer; Mrs. E. D. Gregory, secretary, who, with these other women, constitute the board of directors, Mesdames J. W. Gish, W. J. Phillips, J. F. Spencer, W. A. Fitzpatrick, E. S. Smith, S. Griffin, Hunter Miller, J. J. Scott, C. W. Wharton.

PRELATES AT FUNERAL.

Prominent Churchmen Attend Services for Bishop Mackay-Smith.

Philadelphia, November 18.—Eight bishops and many prominent Episcopal laymen from this and other cities attended the funeral services here to-day of the Rt. Rev. Alexander Mackay-Smith, of the Diocese of Pennsylvania, who died suddenly last Thursday. The services were in charge of Bishop Philip Mercer Rhinelander, who is now head of the Pennsylvania diocese. There was no sermon. The body of the late bishop was taken to New York on a train leaving here at noon, and interment will be in Woodlawn Cemetery. Bishop Greer, of New York, will officiate at the grave.

Among the clergymen who were present, in addition to Bishops Rhinelander and Garland, of this city, were Bishops Greer, of New York; Burgess, of Long Island; Harding, of Washington; Talbot, of Bethlehem; Darlington, of Harrisburg, Pa., and Thomas, of Wyoming, who is here on a visit.

Railroads.

Chesapeake & Ohio Railway

7:40 A.—Local—Daily—Newport News.
†8:00 A.—Local.—Daily—Ch'ville. Ex. Sun. Thurmond
10:00 A.—Express—Daily—Norfolk, Old Point.
†10:00 A.—Local—Daily—Lehigh, Lex. C. Forge.
*12:00 P.—Express—Daily—Chn.-L'ville.
†4:00 P.—Express—Daily—Norfolk, N. News, 5:00 P.—Local—Daily—N. News, Old Point. 5:15 P.—Local—Ex. Sun.—Gordonsville.
*5:15 P.—Local—Ex. Sun.—Lehigh, Natural Bridge, Clifton Forge.
*6:35 P.—Limited—Daily—Cincinnati, Chicago.
*11:00 P.—Express—Daily—Cincinnati, L'ville.
*Sleepers. †Parlor Cars.
TRAINS ARRIVE RICHMOND—Local from East: 8:25 A. M., 7:50 P. M. Through from East: 11:30 A. M., 6:30 P. M. Local from West: **8:30 A. M., 9:00 A. M. and 7:15 P. M. Through: 7:00 A. M., 2:45 P. M.
James River Line: **5:35 A. M., 6:15 P. M.
**Daily except Sunday.

CHRISTMAS IN NORWAY.

The S. S. "NORUGA," a pretty, fine vessel, two years old, fitted with wireless and all up-to-date conveniences for the comfort and safety of passengers, will sail from Newport News, November 30, for Christiana and Gothenburg. First-class rate, $60. Second-class, $45. Third-class, $30.
Apply to S. H. BOWMAN,
Southern Passenger Agent,
Norway-Mexico Gulf Line,
708 E. Main St., Richmond, Va.

Steamboats.

Baltimore Steam Packet Co

Equipped with wireless telegraphy.
TO BALTIMORE AND THE NORTH VIA NORFOLK AND OLD POINT.
Leave Richmond Daily, including Sunday, via N. & W. Ry. 3:00 P. M., Norfolk 6:20 P. M. C. & O. Ry. 4:00 P. M., Old Point 7:30 P. M. O. D. S. S. Co. 7:00 P. M. (one day to Norfolk).
Va. Nav. Co. 6:30 A. M. (Monday, Wednesday and Friday).
Tickets at all offices. For staterooms apply to H. M. BOYKIN, Agent, 830 East Main street.

OLD DOMINION LINE.

Lv. Richmond foot of Ash St. daily.7:00 P.M.
Leave Newport News.....5:00 A. M.
Arrive Norfolk.....6:00 A. M.
Connects with main line steamers leaving Norfolk for New York daily except Sunday 7:00 P. M. Connections also made by N. & W. Ry. 3 P. M. and C. & O. Ry. at 4 P. M. Night Line steamers stop at Claremont to land or receive passengers on signal, and will be met by motor conveyance.
VIRGINIA NAVIGATION CO.—James River by daylight for Norfolk and Old Point, Newport News and all James River landings. Steamer leaves Mo. Wednesday and Friday at 7:00 A. M. Freight received for all James River landings. 'Phone Madison 174. Main Ticket Office, 82' E. Main Street.

Steamboats. Steamboats.

White Star Line

New York—Plymouth—Cherbourg—Southampton.
FAST MAIL ROUTE TO ENGLAND and THE CONTINENT.
The Largest and Finest Steamer in the World.
Superb Unsurpassed Equipment "OLYMPIC" Triple Screw 45,324 Tons 882½ ft. Long
French a la Carte Restaurant, Turkish and Electric Baths, Swimming Pool, Four Elevators, Gymnasium, Verandah, Cafe, Palm Court, Etc.
WILL SAIL FROM NEW YORK
SATURDAY, DECEMBER 9, 12 NOON
and Regularly Thereafter
WHITE STAR LINE, 9 Broadway, New York, or Local Agents.

Financial. Financial.

Good As A Government Bond

Is a certificate of deposit with this strong bank. Payable on demand, with 3 per cent. interest added.
Put your idle funds to work and watch them grow.

Bank of Commerce & Trusts
Ninth and Main Streets.
Depository for the State of Virginia and City of Richmond

1865—Near Half a Century of Satisfactory Service—1911

Virginia State Insurance Co.
RICHMOND, VA.
Fire Losses Paid Exceed.....$5,000,00
Surplus to Policyholders.....$241,00
Reserves.....$240,00
Keep Richmond's Insurance Money in Richmond.

Railroads.

Richmond, Fredericksb'g & Potomac R. R.
TO AND FROM WASHINGTON AND BEYOND.

Leave Richmond	Arrive Richmond
*4.50 A.M. Byrd St. Sta.	*7.50 A.M. Byrd St. Sta.
*5.42 A.M. Main St. Sta.	‡11.25 A.M. Elba Station.
*6.50 A.M. Byrd St. Sta.	†11.35 A.M. Byrd St. Sta.
*7.30 A.M. Main St. Sta.	*1.12 P.M. Main St. Sta.
*8.40 A.M. Byrd St. Sta.	*2.45 P.M. Byrd St. Sta.
*12.01 noon Byrd St. Sta.	*7.25 P.M. Byrd St. Sta.
†4.00 P.M. Byrd St. Sta.	*9.10 P.M. Byrd St. Sta.
‡4.15 P.M. Elba Station.	*9.40 P.M. Main St. Sta.
*5.15 P.M. Main St. Sta.	*11.05 P.M. Main St. Sta
*8.20 P.M. Byrd St. Sta.	*12.50 night Byrd St. Sta.

ACCOMMODATION TRAINS—WEEKDAYS.
Leave Byrd St. Sta. 1.30 P. M. for Fredericksburg
Leave Elba Sta. 7.50 A. M., 6.30 P. M. for Ashland
Arrive Byrd St. Sta. 8.25 A. M. from Fredericksb'g.
Arrive Elba Sta. 6.30 A. M., 5.30 P. M. from Ashland.
*Daily. †Weekdays. ‡Sundays only.
All trains to or from Byrd Street Station (except trains leaving 4.50 a. m. and arriving 12.50 night) stop at Elba. Time of arrivals and departures not guaranteed. Read the signs.

SOUTHERN RAILWAY
TRAINS LEAVE RICHMOND.
N. B.—Following schedule figures published as information and not guaranteed:
6:10 A. M.—Daily—Local for Charlotte, Durham and Raleigh. 10:45 A. M.—Daily—Limited—For all points South. Drawing Room Buffet Sleeping Car to Asheville, N. C., 3:00 P. M. Ex. Sun.—Local for Durham and intermediate stations. 6:00 P. M. Ex. Sun.—Keysville Local. 11:45 P. M.—Daily—Limited—For all points South. Pullman ready at 9:30 P. M.
YORK RIVER LINE.
4:30 P. M.—Ex. Sun.—To West Pt., connecting for Baltimore Mon., Wed. and Friday. 6:00 A. M.—Ex. Sun. and 2:15 P. M.—Mon., Wed. and Fri.—Local to West Point.
TRAINS ARRIVE RICHMOND
From the South: 6:50 A. M., 8:05 P. M., daily; 8:40 A. M. Ex. Sun.; 12:55 Ex. Sun.; 2:00 P. M. daily. From West Point: 9:30 A. M. daily; 11:35 A. M. Wed. and Fri.; 4:25 P. M. Ex. Sun.
S. E. BURGESS, D. P. A.,
907 E. Main St. 'Phone Madison 772.

Richmond & Petersburg Electric Railway
Cars leave Manchester, Seventh and Perry Streets, for Petersburg:
*6, 7, 8, *9 10, 11, *12 A. M., 1, 2, *3, 4, 5, **5:45, *6, 7, 8, *9 10 P. M.
11:00 P. M., for Chester, 12:00 midnight for Petersburg.
Cars leave Petersburg, foot of Sycamore Street, for Manchester:
†5:15, 6:30, **7:15, *7:20, 8:35, 9:35, *10:35, 11:35 A. M., 12:35, *1:35, 2:35, 3:35, *4:35, 5:30, 6:30, *7:35, 8:35, 9:35, *10:40, 11:40 P. M.
†Daily except Sunday and holidays.
*Carries baggage and express.
**Limited, except Sundays and holidays.
All cars from Petersburg connect with cars for Richmond.

Norfolk and Western Railway
ONLY ALL RAIL LINE TO NORFOLK.
Schedule in Effect October 2, 1911.
Leave Byrd Street Station, Richmond.
FOR NORFOLK: *5:00 A. M., *3:00 P. M., *4:10 P. M.
FOR LYNCHBURG AND THE WEST: *6:15 A. M., *10:00 A. M., *3:00 P. M., *9:20 P. M.
Arrive Richmond from Norfolk: *11:40 A. M., *6:35 P. M., *11:30 P. M. From the West: *6:35 A. M., a12:00 P. M., b11:40 P. M., *8:05 P. M., *9:00 P. M.
*Daily. aDaily ex. Sunday. bSunday only.
Pullman Parlor and Sleeping Cars. Cafe Dining Cars.
C. H. BOSLEY, D. P. A., Richmond, Va.
W. B. BEVILL, G. P. A., Roanoke, Va.

RICHMOND AND CHESAPEAKE BAY RAILWAY COMPANY.
Schedule of electric trains to and from Ashland, stopping at intermediate stations upon signal: Lv. Richmond (Broad and Laurel Sts.): *6:00, *7:10, 8:10b, 9:10, **10:10, 11:10 A. M.; 1:10, 2:10, 3:10, 4:10b, 5:10, 6:20, 7:10, 8:10b, 10:10, 11:45 P. M. Lv. Ashland: *5:55, 7:0, 8, 9b, 10, **11 A. M., *12 M., **1, 2, 3, 4, 5b, 6, 7, 8, 9b, 11 P. M.
*Daily except Sunday. **Sunday only.
bCarries baggage.

SEABOARD AIR LINE.
Southbound trains scheduled to leave Richmond daily: 9:10 A. M.—Local to Norlina. 1:20 P. M.—Sleepers and coaches, Atlanta, Birmingham, Savannah, Jacksonville and Florida points. 9:50 P. M.—Sleepers and coaches, Savannah, Jacksonville and Florida points. 11:13 P. M.—Sleepers and coaches, Atlanta, Birmingham, Memphis and the Southwest. Northbound trains scheduled to arrive in Richmond daily: 5:22 A. M., 7:22 A. M., 5:05 P. M., 5:40 P. M.

The Last Statement
Shows the deposits of this, Virginia's largest bank, to have been $7,391,835.22, an increase of 177.8 per cent. in ten years. A study of the statement will discover many other evidences of progress and efficient management.
First National Bank
1104 E. Main.
Capital and Surplus, $2,000,000.00.

The money you save to-day is your safeguard for to-morrow.
Commonwealth Bank

National Bank of Virginia
Capital, $1,200,000
Surplus, $600,000
Accounts solicited
Ninth and Main Street.

Why not let your money work for you? We pay three per cent. compound interest on savings.
Manchester National Bank

City Taxes

Office Collector of City Taxes,
City Hall,
Richmond, Va., November 15, 1911.
NOTICE TO TAXPAYERS.
THE LAST HALF OF CITY TAXES, REAL ESTATE AND PERSONAL, FOR 1911, WILL BE DUE IN DECEMBER AND IS NOW READY FOR PAYMENT AT THIS OFFICE.
EVERY MALE twenty-one years of age, and EVERY person keeping house or doing business in the city, is assessed for personal taxes. Those who have not paid any city taxes during the year will please call and settle, so as to avoid being posted as delinquents.
GRADING, PAVING, PIPE AND SEWER CONNECTION BILLS are also due, and will have to be declared delinquent if not paid on or before end of year.
FIVE PER CENT. will be added to last half if not paid on or before DECEMBER 31ST.
Interest at SIX PER CENT. also attaches to all bills as soon as reported delinquent.
Particular attention is called to the above, as under an ordinance passed by the City Council there can be no avoidance of the penalty.
WASHINGTON WARD TAXES, &c., must be paid at the office of DEPUTY COLLECTOR, Tenth and Hull Streets.
H. L. HULCE,
City Collector, City of Richmond.

Steamboats.

Christmas Sailing

Between Baltimore and Bremen, Philadelphia-Liverpool, Antwerp and Hamburg. New York-Boston to Glasgow Queenstown, Liverpool, Plymouth, Cherbourg, Havre, Southampton, Dover, Bologne, Antwerp, Rotterdam, Bremen, Hamburg, Gibraltar, Naples, Genoa, Marseilles, Copenhagen, Christiania and Christiansand. All lines represented and the best accommodation reserved at minimum rates. Phone Madison 5154.
S. H. BOWMAN,
Southern Tourist Agent,
708 E. Main St., Richmond, Va.

Chesapeake Steamship Co.
Big new ships, "City of Norfolk" and "City of Baltimore."
Equipped with wireless telegraphy. Telephone service throughout the ship. State rooms en suite, with baths. Prices from 15c. to $3.50. Excellent meals, 75c.
TO BALTIMORE AND THE NORTH VIA NORFOLK AND OLD POINT.
Leave Richmond Daily via N. & W. Ry. 3:00 P. M., Norfolk 6:15 P. M.
C. & O. Ry. 4:00 P. M. Daily, Old Point 7:15 P. M.
O. D. S. S. Co. 7:00 P. M. Daily (one day to Norfolk).
Va. Nav. Co. 6:30 A. M. (Monday, Wednesday and Friday).
Tickets at all offices. For staterooms apply to S. E. BURGESS, D. P. A., 907 East Main Street, Richmond.