New York Stock Market

New York, January 6.—Quotations moved in an uncertain way on the Stock Exchange to-day, and speculative sentiment was confused, becoming more bearish as the session advanced. The tone of the market was firm early in the day, but the Supreme Court ruling against the Union Pacific plan for distributing its Southern Pacific stock had a depressing effect.

Union Pacific was the feature of the day's dealings. In the fore part of the session it was the strongest of the favorite stocks, rising two points. There was said to be some buying of this stock on the expectation that the Supreme Court would sanction the distribution plan, and the general market moved up fractionally with this stock. Reading and Northern Pacific showing considerable strength. Some time before the supreme Court's ruling was announced, however, there was a drive at Union Pacific, which depressed sharply, but after a brief period of unsettlement the stock advanced sharply. But after this the decision was announced, and Union Pacific became weak, falling more than four points below the high price of the day. Traders were uncertain as to the ultimate effects of the decision, and hesitated to take a definite stand, but as the day drew toward a close stocks were sold more heavily, and the low prices of the session were reached. Southern Pacific declined, with Union Pacific showing a two-point loss. Steel sagged to a point below Saturday's close, but among the Standard stocks net changes at the close were comparatively small. Further weakness developed among specialties which have been heavy recently, such as the petroleum shares and beet sugar.

In the bond market there was an undercurrent of firmness. Total sales, par value, $2,550,000.

United States bonds were unchanged on call.

New York, January 6.—Money on call easy, 2 1-2@2 3-4 per cent; ruling rate, 3 3-4; closing bid, 2 3-4; offered at 3. Time loans steady; sixty days, 5@5 1-4 per cent; ninety days, 5 per cent; six months, 4 1-2@5. Prime mercantile paper, 5 1-2@6 per cent. Sterling exchange strong, with actual business in bankers' bills at $4.8640 for sixty-day bills and at $4.8250 for demand. Commercial bills, $4.81 3-4. Bar silver, 63 5-8. Mexican dollars, 49.

Official Range and Sale of Stocks in New York

BY THOMAS BRANCH & CO., Bankers and Brokers.

Sales.	Stock.	Open.	High.	Low.	Closing. Bid	Closing. Asked
	Allis-Chalmers ($2 paid)	...	...	...	...	2
100	Allis-Chal., pfd. ($ 4pd.)	6½	6½	6½	6¼	6
20,610	Amalgamated Copper	79¼	79⅝	77⅞	77⅞	77¾
100	Am. Agr. Chem., com	66	56	56	56	55½
8,100	Amer. Beet Sugar, com	39¾	40	38½	38⅞	39¼
2,700	American Can	29½	29½	29¼	29⅛	29⅛
800	American Can, pfd	115¾	116¾	115½	116½	116
400	Amer. Car and Foundry	56⅞	56	55½	54	55¾
200	American Cotton Oil	56½	56½	56½	56	57
	Am. Hide and Lea., pfd	...	...	...	25	28
	American Linseed Oil	...	...	...	10⅞	11¼
2,900	American Locomotive	43	43½	43	44	43½
	Amer. Malt Co., pfd	...	...	...	60	60¾
2,650	American Smelting	73¼	73½	72	71⅞	72
	American Snuff, com	...	...	...	189	191
215	American Sugar	116½	116½	116	116	117
300	Amer. Tel. and Tel. Co.	139½	139½	139¼	139¼	139½
1,400	American Tobacco, com	284	284	281	279	280½
200	American Tobacco, pfd	123⅝	104	103⅝	103¾	104½
1,100	Anaconda Copper	40	40¼	39½	39½	39⅝
2,400	Atchison	106¼	106⅞	105¾	106⅞	106⅞
600	Atlantic Coast Line	131¾	131¾	131½	131	131⅝
	A. C. L. of Conn	...	...	...	200	263
2,300	Baltimore and Ohio	106	106¼	104⅞	104⅞	105
225	Bethlehem Steel Co., com	38¼	38¼	38¼	38¼	39¼
100	Bethlehem Steel Co., pfd	68	68	68	68	69
2,500	British-Amer. Tob. Co.	24⅞	25	24⅞	24⅞	25
1,200	Brooklyn Rapid Transit	91¼	91½	91	90¾	91
	Central Leather, com	...	...	...	28	29
2,250	Canadian Pacific	263⅞	264½	262	262	262¼
13,300	California Petroleum	57	58	56⅝	56¾	57
1,800	Chesapeake and Ohio	79⅝	79½	78¼	78⅛	78⅝
	Chicago Great Westrn	...	...	...	16½	16⅞
	Chi. Great Western, pfd	...	...	...	31	33
8,950	Chi., Mil. and St. Paul	115¼	115½	114	114	114¼
150	Crucible Steel Cor., com	16⅝	16⅝	16½	16½	...
200	Crucible Steel, pfd	95	95⅞	95	94¼	...
500	Colorado Fuel and Iron	34	34	34	33½	34
	Colorado and Southern	...	...	...	32½	33½
200	Consolidated Gas	140¼	140¼	140¼	139	140
1,900	Corn Products, com	14¼	14¼	14	14	14¼
200	Den. & Rio Grande, pfd	39⅝	39⅝	39⅝	39	40
2,900	Erie	32¼	32½	31¼	31½	31⅝
100	Erie, 1st pfd	49⅝	49⅝	49⅝	48¾	49
	Fed. Min. and Sm., pfd	...	...	...	40	45
600	Gen. Electric	184½	184½	183½	183¼	183⅝
	Gen. W. Helme Tob. Co.	...	...	...	180	188
4,500	Great Northern, pfd	130¾	131⅛	130¼	130½	130½
500	Great Northern Ore Ctfs.	41	41	40¼	40	41
	Illinois Central	...	...	...	126¾	127¼
300	Interboro-Met.	18½	18½	18¼	18¼	18⅜
1,225	Interboro-Met., pfd	63	63¼	62	62	62¼
600	Internat. Harvester, com	111¾	111¾	110¾	110¼	111
500	Int. Mer. Marine, com	4⅝	4⅝	4⅝	4¼	5
1,000	International Paper	11½	11⅞	11¼	11¼	11¾
500	International Paper, pfd	47½	47½	46	46	46⅛
	Kansas City So., com	...	...	...	...	25⅝
400	Lehigh Valley	167¾	167¾	165¾	165½	166
220	Liggett & Myers, com	213	213	213	212	215
	Liggett & Myers, pfd	...	...	...	109	112
	Lorillard Tob., com	...	...	...	185	200
	Lorillard Tob., pfd	...	...	...	115	116
200	Louisv. and Nashville	141¼	141¼	141	140¾	141
8,100	Mexican Petroleum	71	71	67	67⅞	68
425	Miami Copper	26½	26½	26	26	26¼
700	Mo., Kan. and Texas	28	28¼	28	28¼	28⅜
800	Missouri Pacific	42¼	42¼	42½	41	41½
	National Biscuit	...	...	...	126	128⅞
	National Lead	...	...	...	55	57
950	New York Central	108⅞	108⅞	108	107⅞	108¼
100	N. Y., Ont. and Western	31½	31½	31½	31¼	31⅞
100	Norfolk and Western	113½	113½	113½	113	113¼
3,500	Northern Pacific	122	122⅝	120¾	120¾	121
	Pacific Mail	...	...	...	28	30⅝
11,940	Pennsylvania	123¾	123	122⅞	122¾	123
300	People's Gas	115	115	114½	114	114½
	P. C. C. and St. L., com	...	...	...	100	104
700	Pittsburgh Coal, com	23¾	24	23¾	23½	24
	Pressed Steel Car	...	...	...	35	35½
	Ry. Steel Spring, com	...	...	...	33¼	36
41,400	Reading	167¾	168⅝	165½	165⅝	165¾
100	Republic Iron and Steel	26	26	26	25½	26
	Republic I. and S., pfd	...	...	...	86½	87
100	Rock Island	23¾	23¾	23¾	23½	24
100	Rock Island, pfd	43½	43½	43½	43	44½
	Seaboard Air Line, com	...	...	...	18½	19
	Seaboard Air Line, pfd	...	...	...	44¾	45½
	St. L. Southwestern, com	...	...	...	32½	36
	Sloss-Sheffield	...	...	...	44¾	45¼
2,300	Southern Pacific	106¼	106⅞	104½	104¾	104⅞
2,200	Southern Railway	28	28	27⅞	27⅞	28
200	Southern Railway, pfd	80¼	80¼	80¼	80	80¾
	Standard Oil	...	...	...	1150	1190
	Texas Pacific	...	...	...	21½	22
60,600	Union Pacific	161¼	162¾	158¾	158¾	158¾
	U. S. Cast Iron Pipe, com	...	...	...	15	17½
6,700	United Cigar Stores	107½	108¼	106⅝	106	106¼
1,900	United States Rubber	63	63½	62¾	62¾	63
60,620	United States Steel	68½	68¾	66⅞	67	67¼
500	United States Steel, pfd	110¾	110¾	110¼	110	110½
400	Va.-Car. Chemical	42½	42½	42	41¾	43
100	Va.-Car. Chem., pfd	112	112	112	112	114
	Va. Ry. and P., com	...	...	...	...	51
	Va. Ry. and P., pfd	...	...	...	90½	...
	Wabash	...	...	...	4	4¼
175	Wabash, pfd	13¼	13¼	13¼	13	13½
	Western Union	...	...	...	74⅝	75
	Weyman-Bruton, com	...	...	...	250	300
4,700	Western Maryland, com	40¼	40½	38	38½	39
400	Western Maryland, pfd	63½	63½	63½	61	63¼

Total sales for day, 341,500 shares.

LOCAL MARKET QUOTATIONS.

(Furnished by Levy Commission Co., Commission Merchants, Richmond, Va.)

Richmond, Va., January 6, 1913.

ACTUAL WHOLESALE QUOTATIONS ON MARKET.

LIVE POULTRY.		
Turkeys, lb	18 @	19
Chickens, choice, lb	16 @	18
Hens, lb	14 @	15
Roosters, each	35 @	40
Geese, fat, large, each	70 @	90
Geese, small, each	50 @	65
Ducks, large, young, lb	14 @	15
Ducks, small, young, lb	@	13½
DRESSED POULTRY. (Head and Feet Off.)		
Turkeys, choice, lb	23 @	
Turkeys, fair to good, lb	21 @	22
Chickens, lb	18 @	
Ducks, lb	17 @	18
Geese, lb	@	12½
GAME.		
Rabbits, each	10 @	15
EGGS—Crated.		
In crates, nearby, fresh, doz	@	23
In crates, other sections, doz	@	22
BUTTER.		
Family, choice, fresh, lb	@	25
Merchants', fair, lb	@	20½
LIVE STOCK.		
Veals, choice to fancy, lb	@	10
Veals, poor to fair, lb	8 @	9½
Calves, runners, lb	4 @	6
Sheep, lb	3½ @	4½
Lambs, spring, lb	6 @	7
Cattle, fair to prime, lb	3 @	4½
Hogs, lb	7 @	8
COUNTRY-CURED BACON.		
Hams, well smoked, small, lb	20 @	21
Hams, well smoked, large, lb	18 @	19
Sides, well smoked, lb	12 @	14
Shoulders, well smoked, lb	13 @	14
HIDES.		
Dry flint, lb	@	26
Dry salt, lb	@	18
Green salt, lb	@	12
Green, lb	@	11
Green, damaged, lb	6 @	8
Tallow, lb	@	6
Beeswax, lb	@	28

MARKET CONDITIONS.

Live Poultry—All kinds scarce and in good demand. Dressed Poultry—Demand good. Eggs—Very plentiful; lower and dull. Live Stock—Veals, lambs, etc., very active under scarcity. Other commodities in good demand.

NEW YORK PRODUCE MARKET.

New York, January 6.—Flour—Steady. Wheat—Irregular; No. 2 red, $1.06@1.06½; No. 1 northern, Duluth, 99⅝c. Corn—Firm at 85½c.

Hides—Steady. Leather—Firm. Petroleum—Steady. Wool—Steady. Turpentine—Steady. Rosin—Quiet. Rice and Molasses—Steady. Sugar—Raw and refined easier. All grades of refined sugar were reduced 20c. 100 pounds to-day. Coffee—Spot steady; Rio, No. 7, 13 15-16c.; Santos, No. 4, 15½c.; mild, quiet; Cordova, 16@19c. Butter—Unsettled; creamery, extras, 36½@37c. Cheese—Steady; State, whole milk, held, white or colored, specials, 17½; do. white or colored, average fancy, 17½@17¾c.

Potatoes—Steady; Bermuda, $4@5.50; Florida, new, $7@4.50; Maine, bag, $1.80@1.90; Long Island, barrel, $2.25@2.75; State, in bulk, $1.87@2.00; western, bag, $1.80@1.75; Jerseys, barrel, $2@3.00. Cabbages—Steady; Danish seed, ton, $30@35.00; domestic, $3@4.00; red, $15@17.00. Freights—Quiet; cotton to Liverpool, 20@40c.; grain to Liverpool, 4½d; do. to London, 5d. Peanuts—Steady; fancy handpicker, Virginia, 5¼@5½c.; Virginia shelled, Nos. 1 and 2, 3¼@3½c.

Cottonseed oil opened about unchanged, weakened under hedge selling, bear pressure and with the decline in cotton, but near the close steadied up again on buying of May by refiners and room covering, closing 1@2 points net lower. Sales 12,600 barrels. Prime crude, $5.07@5.12½; do. summer yellow, spot, 6.20@6.22; January, 6.21; February, 6.18; March, 6.24; April, 6.22; May, 6.21; June, 6.22; July, 6.25; August, 6.27; August, 6.27; prime winter yellow, 6.20@6.50; do. summer white, 6.30@6.75.

CHICAGO GRAIN MARKET.

Chicago, January 6.—The persistent virility of an advance of corn prices in the face of heavy sales by combative bears lent interest to the session of the Board of Trade to-day. The most pertinent influence was that much of the course cereal went to a big cash and elevator house. Wheat advanced despite news of a general bearish nature. Oats and provisions scored moderate net gains.

Leading futures ranged as follows:

	Open.	High.	Low.	Close.
WHEAT—				
May	91⅝	92¼	91⅝	92
July	89½	89¾	89⅛	89⅝
Sept.	88⅝	89	88⅝	88¾
CORN—				
Jan.	46	46¼	45¾	46¼
May	48⅞	49⅛	48⅞	49⅝
July	50⅛	50¾	50	50½
Sept.	51⅛	51⅝	51	51⅝
OATS—				
Jan.	32	32⅛	32	32⅛
May	33⅝	33⅞	33⅝	33⅞
July	32¾	32⅞	32¾	32⅞
Sept.	33¼	33¼	33⅛	33¼
MESS PORK—Per bbl.				
Jan.	18.10	18.10	17.97	17.97
May	18.50	18.50	18.17	18.22
LARD—Per 100 lbs.				
Jan.	9.70	9.75	9.67	9.67
May	9.82	9.92	9.85	9.87
July	...	...	...	9.90
SHORT RIBS—Per 100 lbs.				
Jan.	9.72	9.77	9.72	9.75
May	9.80	9.90	9.75	9.77

Cash grain closed: Wheat—No. 2 red, $1.10@1.13; No. 3 hard, 94½@96c.; No. 1 northern, 99½@99c.; No. 2 do., 97@98c.; No. 2 spring, 87@88c. Corn—No. 2, 48@48½c.; No. 2 white, 49@49½c.; No. 2 yellow, 48@48½c. Oats—No. 2 white, 34@34½c.; standard, 33½@34c.

Elgin, Ill., January 6.—Butter—Firm at 34c.

Baltimore, Md., January 6.—Wheat—Firmer; contract, $1.06. Corn—Firmer; contract, 52½c. Oats—Firm; No. 2 white, 38½@40c.; standard, 38½@39c. Rye—Dull and featureless; No. 2 western, domestic, 75c.

RICHMOND GRAIN MARKETS.

Richmond, Va., January 6, 1913.

WHOLESALE QUOTATIONS ON 'CHANGE.

WHEAT—Car lots.		
No. 2 red, Western	@	1.11
No. 2 red, Virginia	@	1.10
No. 3 red	@	1.06
Virginia, bag lots	1.00 @	1.07
CORN—Car lots.		
No. 2 white	57 @	
No. 3 white	@	54½
No. 2 mixed	@	55
No. 3 mixed	@	54
Virginia, bag lots	@	59
Corn on the cob	65 @	67
OATS—Car lots.		
No. 2 mixed	37½ @	
No. 3 mixed	36½ @	
No. 2 white	@	39½
No. 3 white	@	38
RYE—Car lots.		
No. 2	@	72
No. 3	@	69

RICHMOND HAY MARKET.

Richmond, Va., January 6, 1913.

Following are the quotations on the Richmond Hay Exchange:

Car lots—		
No. 1 Timothy	@	18.50
No. 2 Timothy	@	16.50
No. 3 Timothy	13.00 @	15.00
Light Clover, mixed	@	17.50
No. 1 Clover, mixed	@	16.00
No. 2 Clover, mixed	12.50 @	14.00
No. 1 Clover	@	16.00
No. 2 Clover	Nominal	
HAY—Sample	Nominal	
STRAW—Compressed	@	9.50
Loose-pressed large bales	@	11.00
SHUCKS—Compressed	11.00 @	12.00
loose-pressed, large bales	10.50 @	11.00

Load your cars so that hay at doors represents contents and thus avoid rejections.

This market grades hay in accordance with the National Hay Association.

MISCELLANEOUS MARKETS.

DRY GOODS MARKETS.

New York, January 6.—Cotton goods market showed more activity at the opening. Nashua lines of blankets were opened for fall and will be priced to-morrow. Jobbers are showing more interests in all markets. Strikes among cutters and the manufacturing trade are disorganizing deliveries on orders.

NAVAL STORES.

Wilmington, N. C., January 6.—Spirits Turpentine—Steady at 38c.; receipts 19 casks. Rosin—Steady at $5.10; receipts 27 barrels. Tar—Firm; receipts 30 barrels. Crude Turpentine—Quoted at $3@4; receipts, 1 barrel.

Savannah, Ga., January 6.—Turpentine—Firm at 40@40½c.; sales 612 casks; receipts 732 casks; shipments 67 casks; stock 30,923 casks. Rosin—Firm; sales 2,391 barrels; receipts 3,859 barrels; shipments 1,603 barrels; stock 186,567 barrels. Quote: A, B, $5.40.

CATTLE MARKETS.

RICHMOND LIVE STOCK MARKET.

(Sales at Union Stock Yards.)

Richmond, Va., January 6, 1913.

Report of the live stock market for the week ending January 6, 1913:

Best steers, 7@7½c.; medium to good, 5¾@6½c.; common to fair, 4½@5½c.; best heifers, 6@6½c.; medium to good, 4¾@5½c.; common to fair, 3½@4c.; best cows, 5@5½c.; medium to good, 3½@4½c.; common to fair, 2½@3½c.; best oxen, 5¼@6c.; medium to good, 4¼@4¾c.; common to fair, 3½@4c.; bulls, 4¼@5c.; best calves, 8@8½c.; fair to good, 6@7½c.; dicks, $4@5. Cows and calves, $30@60.00 per head. Best heavy hogs, 8½c.; light hogs, 7½@8c.; shoats and pigs, 7@7½c.; sows and stags, 5@7c.; best lambs, 7@8c.; medium to good, 5@6½c.; common to fair, 3½@4½c.; best sheep, 4@4½c.; common to fair, 2@3½c.

Chicago, Ill., January 6.—Cattle—Beeves—Steady, 10@15c. lower; cows, steady. Beeves, $6.75@9.40; cows and heifers, $2.85@7.60; calves, $6.75@10.75. Hogs—Market steady to 5c. lower. Bulk of sales, $7.45@7.55. Sheep—Market active and 10@15c. higher. Native, $4.50@5.75; lambs, native, $5.50@8.85.

New York, January 6.—Beeves—Weak. Steers, $6.75@8.60; bulls, $4.75@6.60; cows, $3.15@6.10; few fancy at $8.25. Calves—Less active and lower. Veals, $8.50@12.25; a few tops at $12.50; barnyard, $4.50@5.75; yearlings, $4@5.25. Sheep and Lambs—Sheep steady; lambs higher. Sheep, $3.50@4.75; culls, $2.75@3.25; lambs, $4@9.50; culls, $5.50@6.50; yearlings, $5.50@8.25. Hogs—Firm at $8.15@8.25.

MARINE INTELLIGENCE.

PORT OF RICHMOND, JANUARY 6, 1913.

ARRIVED.

Steamer Berkeley, Shelly, Norfolk, merchandise and passengers, Old Dominion Line.

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

Steamer Aurora, Furman, Petersburg and James River landings, merchandise and passengers, Furman Line.

SAILED.

Steamer Berkeley, Shelly, Norfolk, merchandise and passengers, Old Dominion Line.

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

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

Steamer Aurora, Furman, Petersburg and James River landings, merchandise and passengers, Furman Line.

It Produces

a comfortable feeling when a man is absolutely sure his business possesses great merit and that his clients are benefited when they take hold of it.

LISTEN!

This Company makes { the best Executor, the safest Trustee, the most satisfactory Guardian.

Confidential inquiries invited.

Virginia Trust Co.

Travelers' Building

RICHMOND, VA.

Capital, . . $1,000,000.00

Meetings

Equitable Loan Society, Incorporated.

THE REGULAR ANNUAL MEETING of the stockholders of the Equitable Loan Society, Incorporated, will be held on FRIDAY, January 10, at 2:30 o'clock P. M., at the office of the corporation, 800 East Broad Street, Richmond, Va.

C. RIDGWAY MOORE, Secretary.

MASONIC NOTICE—A STATED communication of Richmond Lodge, No. 10, Ancient Free and Accepted Masons, will be held in the Masonic Temple THIS (Tuesday) EVENING, January 7, 1913, at 7:30 o'clock. Degree work. Members of sister lodges and transient brethren cordially invited.

By order of the Worshipful Master.

R. L. VANDEVENTER, Secretary.

Office Guarantee Building Corporation, Richmond, Va., Dec. 30, 1912.

THE ANNUAL MEETING OF THE stockholders of this corporation will be held at its office, No. 6 North Tenth Street, TUESDAY, January 14, 1913, at 4 o'clock P. M.

GEORGE C. JEFFERSON, Secretary.

Main Street Bank of Richmond, Va. January 2, 1913.

THE REGULAR ANNUAL MEETING of the stockholders of the Main Street Bank of Richmond, Va., for the election of directors and for the transaction of any other business which may properly come before said meeting, will be held TUESDAY, January 14, 1913, at 12 o'clock noon, in the directors' room of the bank, No. 1444 East Main Street, Richmond, Va.

F. H. HARDAWAY, Cashier.

THE REGULAR ANNUAL MEETING of the stockholders of the German-American Building and Loan Corporation will be held at the company's office, 625 American National Bank Building, on Wednesday, January 8, 1913, at 1 o'clock P. M.

CHAS. K. WILLIS, Secretary and Treasurer.

Steamboats

Twin Screw **ARCADIAN** 14120 tons Displ. 8800 Reg'd

The Largest and Finest Steamer to

BERMUDA

Round Trip, $30 and up. 1st class exclusively.

Orotava additional steamer every Tuesday, beginning **Feb. 4**

Tickets interchangeable with Quebec S. S. Co.

Program (Royal Mail H. Folder) containing Maps and details of 26 different Tours to

CUBA, JAMAICA, PANAMA

may be had on application.

The Royal Mail Steam Packet Co.

SANDERSON & SON, Gen. Agts., 22 State St., N. Y.; SAMUEL H. BOWMAN, 708 E. Main Street, OR ANY LOCAL STEAMSHIP TICKET AGENT.

"SEE MR. BOWMAN"

About personally conducted cruises to Cuba, Jamaica, Panama, West Indies and Bermuda, January 4, 8, 15, 16, 20, 22 and 23, February 1, 8, 20, 22 and 25, March 11, 27 and 29. Special inducements for January 4, 8, 15 and 16. Call for illustrated programs.

S. H. BOWMAN, Independent Tourist Agent, 708 East Main Street, Richmond, Va.

Meetings

NOTICE OF SPECIAL GENERAL STOCKHOLDERS' MEETING.

Richmond, Fredericksburg and Potomac Railroad Company,
Office of the Secretary,
Richmond, Va., December 31, 1912.

TO WHOM IT MAY CONCERN: Take notice, that, on Wednesday, February 5, 1913, at 11 o'clock A. M., a special general meeting of the stockholders of the Richmond, Fredericksburg and Potomac Railroad Company will be held in the office of the company, in the First National Bank Building, at the corner of Ninth and Main Streets, in Richmond, Va., pursuant to the call of the president and directors of said company adopted on December 19, 1912, the purpose of said meeting being to take action upon a proposition of compromise and settlement negotiated by the president and directors of the company with the special commission representing the State of Virginia and its political subdivisions as authorized by statute; and also to take action upon a resolution of the president and directors of the company looking to an amendment of the company's charter, as authorized by law; and also for attending to any other matters which may lawfully come before said meeting.

The books for the transfer of the capital stock of the company will be closed on January 15, 1913, at 3 o'clock P. M., and reopened on February 7, 1913, at 10 o'clock A. M.

By order of the President and Directors. NORMAN CALL, Secretary.

WM. H. WHITE, President.

First National Bank of Richmond, Va., December 14, 1912.

THE REGULAR ANNUAL MEETING of the stockholders of the First National Bank of Richmond, Va., for the election of directors and for the transaction of any other business which may properly come before said meeting, will be held TUESDAY, January 14, 1913, at 12 o'clock noon, in the directors' room of the bank, No. 900 East Main Street, Richmond, Va.

W. M. ADDISON, Cashier.

The Union Bank of Richmond, December 20, 1912.

THE ANNUAL MEETING OF THE stockholders of the Union Bank of Richmond will be held at its banking house, No. 1104 East Main Street, on THURSDAY, January 9, 1913, at 12 o'clock noon.

GEO. W. CALL, Cashier.

Virginia State Insurance Company, Richmond, Va., December 28, 1912.

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 THURSDAY, January 23, 1913, at 12 o'clock noon.

WILLIAM R. MILLER, Treasurer.

Bank of Commerce and Trusts, 901 East Main Street, Richmond, Va.

NOTICE IS HEREBY GIVEN THAT the annual meeting of the stockholders of the Bank of Commerce and Trusts will be held at the office of the bank, in the city of Richmond, Va., on Tuesday, January 14, 1913, at 10 o'clock A. M.

R. B. CAMPBELL, Cashier.

Virginia Trust Company, Richmond, Va., December 31, 1912.

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 21, 1913, at 12 o'clock noon.

L. D. AYLETT, Secretary.

National State and City Bank, Richmond, Va., December 16, 1912.

THE ANNUAL MEETING OF THE stockholders of this bank will be held in its banking house Tuesday, January 14, 1913, at 12 o'clock noon, for the election of directors and transaction of any other business that may properly come before the meeting.

JULIEN H. HILL, Cashier.

NOTICE TO SHAREHOLDERS.

THE REGULAR ANNUAL ELECTION of directors will be held at our banking house TUESDAY, January 14, 1913, between the hours of 11 A. M. and 12 M.

AMERICAN NATIONAL BANK, Oliver J. Sands, President.

The Savings Bank of Richmond, Richmond, Va., Dec. 23, 1912.

THE ANNUAL MEETING OF THE stockholders of this bank will be held at the banking rooms on THURSDAY, January 9, 1913, at 4 o'clock P. M.

JAMES M. BALL, Cashier.

Steamboats

WEST INDIES PANAMA CANAL

DELIGHTFUL CRUISES

TO THE

West Indies, Panama Canal, Bermuda and the Spanish Main

Leaving New York by the Palatial

S. S. MOLTKE (12,500 Tons.)

Jan. 4, 23; Feb. 25; March 29.

S. S. CINCINNATI (17,500 Tons.)

February 1st (29 Days) and the

S. S. Victoria Luise (16,500 Tons.)

Jan. 15; Feb. 8; March 11; Apr. 10.

16 Days..... $145 AND UP
21 " ..... $160 " "
28 " ..... $175 " "

Other cruises Around the World.

Send for illustrated booklet.

HAMBURG-AMERICAN LINE

Hamburg-American Line, 41-45 Broadway, New York, or Samuel H. Bowman, 708 East Main Street, Richmond Transfer Co., 809 East Main Street, Richmond, Va.

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. 7 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 public conveyance.

VIRGINIA NAVIGATION CO. (Effective March 11.)—James River by daylight for Norfolk and Old Point, Newport News and all James River landings. Steamer leaves Monday, Wednesday and Friday at 6:30 P. M. Freight received for all James River

Winter Trips "By Sea"

NORFOLK TO BOSTON AND PROVIDENCE.

Steamers—Norfolk to Boston daily, except Thursday; to Providence, *Monday, Thursday and Saturday, 4 P. M. *Freight only. Through tickets on sale to principal points. Fine steamers, excellent service, low fares. Wireless telegraph. Send for booklet.

Apply C. & O. Ry., N. & W. Ry., S. H. Bowman, No. 708 E. Main Street, and Richmond Transfer Company, No. 809 E. Main St.

Railroads

SEABOARD AIR LINE.

Southbound trains scheduled to leave Richmond daily: 9:00 A. M.—Local to Norlina. 1:00 P. M.—Sleepers and coaches, Atlanta, Birmingham, Savannah, Jacksonville. 7:22 P. M.—Limited. 12:56 A. M.—Sleepers and coaches, Jacksonville. 11:35 P. M.—Sleepers and coaches, Atlanta, Birmingham, Memphis. Northbound trains scheduled to arrive in Richmond daily: 7:40 A. M., 3:30 A. M., 3:45 A. M., 5:05 P. M., 8:05 P. M. (daily except Sunday).

When the Tide Turns

Are YOU going to be one of those who, having been washed up by its flow, will be swept back by its ebb.

Is the tide of events bringing you any measure of success in your labors during the passing years? If so, are YOU placing the fruits of these labors where they cannot be carried away WHEN THE TIDE TURNS.

The Bank of Commerce and Trusts

offers you a safe harbor for the funds which you may accumulate while youth and health are yours and the tide of success is still running with your endeavors.

Why should you delay the securing of your future comfort? Open an account in our Commercial or Savings Departments. Provide yourself with a friend always ready to aid you in your efforts toward success and a safe guardian for your funds when you have achieved it.

"THE HOME FOR SAVINGS."

The Central National Bank OF RICHMOND

CAPITAL, $350,000.00

STRONG, PROGRESSIVE, CONSERVATIVE.

OFFICERS.

Charles Hutzler ..... President
Chas. A. Peple ..... Vice-President
W. H. Schwarzschild ..... Vice-President
Philip E. W. Goodwin ..... Cashier
Geo. T. Mattern, Jr. ..... Asst. Cashier.

YOUR ACCOUNT SOLICITED.

THE YEAR 1913

Will it show an increase of business over last year? If so, it means that you will require additional financial service, and the wise business man makes provision ahead of time.

Richmond's Strictly Commercial Bank

offers its practically unlimited services to the progressive business man, as well as the man desiring a private account.

Personal, Checking and Savings Accounts solicited. 3 per cent interest, compounded semi-annually, paid on savings.

Planters National Bank

OF RICHMOND, VIRGINIA.

Capital $500,000.00
Surplus and Profits $1,450,000.00

Manchester National Bank

One of our Home Savings Banks will help you to save money.

E. A. BARBER Jr.
Certified Public Accountant.

E. A. BARBER & CO.

ACCOUNTING, AUDITING, ORGANIZING, SYSTEMATIZING.
215 Mutual Building.
Phone Mad. 5321. Richmond, Va.

Railroads

SOUTHERN RAILWAY

PREMIER CARRIER OF THE SOUTH.

Trains Leave Richmond.

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

For the South—Daily: 6:10 A. M. Local 10:45 A. M. Express. 6:00 P. M. Express, with electric lighted Sleeping Cars for Atlanta and Birmingham. 11:45 P. M. Express. Week Days: 3:00 P. M. Local.

YORK RIVER LINE.

4:30 P. M.—Daily—Connecting for Baltimore Mon. Wed. and Friday. 6:00 A. M.—Ex-Sun. and 2:15 P. M.—Mon. Wed. and Friday—Local.

Trains Arrive Richmond.

From the South: 8:50 A. M. and 8:40 A. M., 2:00 P. M., 8:05 P. M. daily; 12:55