..New York.. Stock Market

MARKET BACK INTO RUT OF INACTIVITY

London Reports Condition of Dullness Abroad About Equal to Our Own.

AWAY FROM OFFICES TO-DAY

Reports About Currency Legislation Is Wet Blanket to Confidence.

BY BROADAN WALL.

New York, November 26.—To-day's stock market dropped back into the rut of inactivity and dullness that characterized trading for weeks past.

Charles M. Schwab's pessimistic interview regarding the condition of the steel trade, and further reports of furnaces going out of blast, the closing down of mills and the laying off of iron workers, all combined, tend to depress Steel common from the opening price of 56¼. The net movement of the day was the loss of ¼. The stock closed firm at 56. Union Pacific was equally steady with extreme fluctuations of ¼. Reading moved indifferently and Amalgamated Copper was neglected.

Of the railroad stocks Canadian Pacific alone showed particular activity with a decline of 1¾.

Here and there losses were scored in the minor industrials of from 1 to 2 points. These offerings are believed to represent part of the collateral from the loans of H. H. Hollins & Co. Blocks of bonds have come to market from the same source, in many cases liquidating new low prices. The turn of $2,000 Wabash second 5s changed hands at 55½. These bonds are well secured and have been closely held, but under forced sale the price was sacrificed.

Bonds from some of these loans that were without a Stock Exchange market fared even worse, for the outside bond dealer asks a wider margain of profit for an inactive issue.

London Quickly Satisfied.

London houses bought a few thousand shares in the first half hour, but were quickly satisfied, and reported a condition of dullness abroad equal to our own.

Canadian banks took $4,250,000 of gold, making a total of $10,500,000 engaged North since Thursday last, the beginning of the movement. Another $500,000 was transferred to San Francisco, making a total of $2,000,000 since the middle of last week.

Mexico called for $100,000, and a shipment of $100,000 to Hayti was reported.

Call money rose to 5 per cent for a short time, and then fell back to 4, where most of the renewals were made.

October railroad earnings usually marked the peak of the year for the trade movement. Chicago and Northwestern with an increase of $102,000 in gross reported a decrease in net of $146,000. Union Pacific, a gross increase of $675,000, a net increase of $275,000, and Southern Pacific showed a gross decrease of $143,000 and a net decrease of $335,000.

Reports from Washington that currency legislation would be hastened to make way for the administration bills against trusts was a wet blanket to confidence, already suffering from a succession of chills.

Wall Street brokers, observing conventionalities, will remain away from the financial district to-morrow. Many with a purely sentimental spirit will be thankful that they are still permitted to live.

Turkeys were not distributed to stock brokers' clerks this year.

New York, November 26.—Prices dropped slightly to-day in a dull and narrow stock market. The upward spurt of yesterday appeared to have exhausted the buying power of the market, and to-day there were but small, meaningless fluctuations.

Money market conditions tended to restrict speculation. The heavy outflow of money continued with large shipments of gold to Canada. The amount engaged for the Dominion to-day was $4,250,000. For San Francisco $500,000 more was reserved.

Several influences combined to bring about the large movement of gold to Canada. Heavy selling of Canadian grain bills on this market against shipments of grain now coming into Canadian ports, the flotation of Canadian bond issues abroad recently, payment of the last instalment on the new Canadian Pacific stock issue, and the increased gold requirements of Canadian banks under the new banking law were factors.

Call money rose to 5 per cent in response to the outward movement of funds, and preparations of interest and dividend payments on December 1. Reports from the steel trade again were pessimistic. An estimate attributed to an independent manufacturer was that over 50,000 steel workers were laid off or were working on short time. Steel trade reviews also were unfavorable.

Bonds prices were irregular with noticeable pressure on United States Steel 5s. Total sales, par value, $1,140,000. United States bonds were unchanged on call. Total stock sales, 875,400 shares.

New York, November 26.—Money on call firm at 4@5, ruling rate, 4½; closing, 4½@4¾. Time loans firm; sixty and ninety days, 5@5½; six months, 4½@5. Prime mercantile paper, 5@5½. Sterling exchange weak at $4.81 for sixty days and at $4.83 for demand. Commercial bills, $4.80. Bar silver, 68¾. Mexican dollars, 47. Government bonds steady; railroad bonds irregular.

RICHMOND STOCK MARKET.

By Caskie G. Burch & Co., Stock and Bond Brokers, 1015 E. Main Street.

Richmond, Va., November 26, 1913.

SALES AT BOARD.

Virginia Centuries, 2-3, C. and R.—1,000 at 83½.

STATE SECURITIES.	Bid.	Asked.
Virginia 3s, Old, C. and R., 1932	83½	...
Va. Centuries, 2-3, C. and R., 1991	83¼	84
RAILROAD BONDS.		
A. C. L. R. R. Con. Tr. 4 p. c.	85	...
A. C. L. R. R. Cons. Debs. 6s, 1959	99	...
C. and O. Gen'l M., 4½s, 1992	94	...
Georgia, Southern and Fla., 1945	102	...
Georgia and Ala. Con. 5s, 1947	102	...
Seaboard Air Line 4s, 1950	83	...
Seaboard Adjustment 5s, 1949	72	...
Southern Railway 1st 5s, 1994	103	...
So. R. Dev. and G. M. 4s, 1956	73	...
Wstern N. C. 1st 6s, 1914	100	...
STREET RY. STOCKS.	Par.	
Va. Ry. and Power Co. pfd.	100	96½ 97½
Va. Ry. and Power Co. com.	100	50½ 52
INSURANCE COMPANIES.		
Virginia Fire and Marine Ins.	25	80 81½
RAILROAD STOCKS.	Par.	
Atlantic Coast Line com.	100	117 ...
Chesapeake and Ohio	100	76 ...
Norfolk and Western com.	100	104 ...
R., F. and P. Div. Obligation	100	... 880
Seaboard Air Line pfd.	100	14 ...
Seaboard Air Line com.	100	14 ...
Southern Railway pfd.	100	16 ...
Southern Railway com.	100	31 ...
BANK AND TRUST CO. STOCKS.		
First National Bank	100	207 ...
Planters National Bank	100	... 185
Richmond Bank and Trust Co.	25	24 24½
Richmond Trust and Savs. Co.	100	98 ...
Savings Bank of Richmond	25	95 ...
Virginia Trust Company	100	138 ...
West End Bank	25	44 45
MISCELLANEOUS.		
Va.-Car. Chem. pfd., 5 p. c.	100	91½ ...
Virginia-Car. Chem. com.	100	19 20½

Quotations for interest-paying bonds are at a price to which interest must be added. Income bonds and certificates of indebtedness flat.

BOND LIST

Atlantic Coast Line 1st 4s (asked) 86½
Atlantic Coast Line-L. and N. 4s (bid) 87¾
A. C. L. conv. 4s (in Baltimore asked) 92¼
Brooklyn Rapid Transit 4s 85¼
Chesapeake and Ohio conv. 4½s (asked) 76
Liggett and Myers 5s 108¾
Liggett and Myers 7s 106¾
Liggett and Myers 7s 110½
Lorillard Company 5s (bid) 96
Lorillard Company 7s 116½
Norfolk and Western conv. 4½s 103¼
Seaboard Air Line stamped 4s (asked) 82¾
Seaboard Air Line adj. 5s 72¾
Southern Railway 4s 73¾
Southern Railway 5s 102¼
United States Steel 2nd 5s 101¼
United States registered 2s, 1930 (bid) 97
United States registered 3s, 1918 (bid) 102¼
United States Panama 3s (bid) 99
Virginia-Brown Bros. 6s (bid) 57
Virginia 6s, Deferred, 1st 5s 91¼
Va., Ry. and Power Co. 5s (asked) 95
Wabash deb. 4s 65½
Wabash-Pitts. Term. 1st 4s (bid) 76

COTTON MARKETS.

New York, November 26.—The cotton market was quiet to-day and fluctuations were irregular enough within a comparatively narrow range to suggest that business was to the way of closing-up for to-morrow's adjournment. Relatively easy cables and a bearish crop estimate were considered accountable for an early break, while a subsequent rally failed to hold, and the market closed steady at a net decline of 19@7 points.

Private cables stated that Liverpool's failure to meet yesterday's local advance led increased hedge selling and the absence of any important demand, while sentiment there may have been influenced to some extent by the estimate of a Memphis authority, placing the crop at 34,300,000 bales.

There was considerable cotton for sale at the opening here, and first prices showed a decline of 6@8 points but offerings were all taken around 12.82 for January and the market soon rallied.

Most of the buying on the advance was attributed to covering of shorts for over the holiday, while there was also a scattering demand, said to be against renewed selling by European and New England spinners.

The market showed no evidences of any aggressive support, however, and after the more urgent demand from shorts had been supplied around the closing figures of last night, prices eased off again under realizing.

The talk in the trade as well as the action of the market continued to indicate a wide difference of opinion regarding the size of the crop. Liverpool cables said the Continent had been a buyer of Indian cotton in the market there to-day. There were reports of a good European demand for spot from some sections of the eastern belt, and local spot people predicted that the first December notices here on Friday would not exceed 15,000 bales.

Cotton futures closed:

	Open.	High.	Low.	Close.
November	...	...	...	12.92
December	12.99	13.03	12.90	12.95
January	12.82	12.91	12.80	12.85
February	...	...	...	12.84
March	12.90	12.90	12.80	12.84
April	...	...	...	12.91
May	12.90	12.98	12.84	12.93
June	...	...	...	12.91
July	12.79	12.82	12.76	12.81
August	12.79	12.84	12.76	12.82
October	...	...	...	12.84

Spot cotton quiet; middling uplands, 13.00; middling gulf, 13.25.

Cotton, quiet; middling, 13.00; net receipts, 83 bales; gross, 11,504 bales; stock, 41,524 bales; export to the Continent, 4,029 bales; Columbia, 8,504 bales.

Total to-day at all ports—Net receipts, 56,409 bales; export to Great Britain, 24,379 bales; to France, 13,599 bales; to the Continent, 48,236 bales; to Japan, 3,524 bales; stock, 1,068,591 bales.

Consolidated at all ports—Net receipts, 288,702 bales; export to Great Britain, 38,714 bales; to France, 29,671 bales; to the Continent, 123,611 bales; to Japan, 3,524 bales.

Total since September 1 at all ports—Net receipts, 2,164,404 bales; export to Great Britain, 1,085,815 bales; to France, 355,593 bales; to the Continent, 1,285,748 bales; to Japan, 111,475 bales; to Mexico, 15,676 bales.

New Orleans, November 26.—The cotton market had a holiday feeling to-day with much liquidation for both accounts. Around the middle of the session there was some show of steadiness, but this hardly brought out fresh short selling, and prices fell off again in the afternoon. A feature was the crop estimate of 14,800,000 bales by a Memphis authority. This caused selling and appeared to strengthen bearish claims that the present favorable weather has added materially to the size of the crop. The market opened steady at a decline of 3@7 points on poor cables, the good weather map and the crop estimate mentioned above. Soon prices were 5@8 points down, but this brought out a great deal of profit-taking from the short side. This demand finally became large enough to bring about a rally, but the spot houses offered short cotton again, and the market sagged. The close was steady, 2 points up to 2 points down.

The weather map was very favorable, and prospects were for no weather change of importance soon. Reports from some sections stated that picking would last longer than thought a short time ago.

Spot cotton steady, 5c off; middling, 12.75@c. Sales on the spot 2,045 bales and 2,744 to arrive. Futures closing figures closed: November, 12.75 nominal; December, 12.80; January, 12.79; March, 13.10; May, 13.16; July, 13.18.

LOCAL MARKET QUOTATIONS.

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

ACTUAL WHOLESALE QUOTATIONS OF MARKET.

LIVE POULTRY.

Turkeys, live, lb.	16	@ 15
Chickens, all sizes, lb.	14	@ 15
Hens, lb.	11	@ 12
Roosters, each	45	@ 45
Geese, fat, large, each	90	@ 1.00
Geese, small, each	65	@ 75
Ducks, large, young, lb.	16	@ 15
Ducks, small, lb.	13	@ 14
DRESSED POULTRY.		
Turkeys, lb.	17	@ 18
Ducks, lb.	17	@ 18
Geese, lb.		@ 12½
Chickens, lb.	14	@ 15
Hens, lb.		@ 12½
EGGS—Crated.		
In crates, nearby, fresh, doz.		@ 35
In crates, other sections, doz.		@ 34
Guinea eggs, doz.		@ 20
BUTTER.		
Family, choice, fresh, lb.	23	@ 25
Merchants', fair, lb.	19	@ 20
LIVE STOCK.		
Veals, choice to fancy, lb.		@ 10
Veals, poor to fair, lb.	4	@ 9½
Calves, farmers, lb.	6	@ 7
Sheep, lb.	4	@ 5
Lambs, spring, lb.	7	@ 7½
Cattle, fair to prime, lb.	4	@ 7
Hogs, lb.	8½	@ 8½
COUNTRY-CURED BACON.		
Hams, well smoked, small, lb.	22	@ 23
Hams, well smoked, large, lb.	20	@ 21
Sides, well smoked, lb.		@ 17
Shoulders, well smoked, lb.	16	@ 17
HIDES.		
Dry flint, lb.		@ 22
Dry salt, lb.		@ 20
Green, salt, lb.		@ 15
Green, lb.		@ 13
Green, damaged, lb.	7	@ 10
Tallow		@ 6
Beeswax		@ 28
MISCELLANEOUS.		
Onions, dry, per bag		@ 2.25
Potatoes—Irish, No. 1, bus.	65	@ 70
Apples, bbl.	1.50	@ 4.00
Dressed hogs, lb.	10	@ 10½
Spareribs and chines, lb.		@ 12

MARKET CONDITIONS.

All kinds, both live and dressed poultry, very plentiful; market low and dull. Eggs—Very scarce. Veals, cattle, sheep, dressed hogs, country bacon, etc., in good demand at prices quoted.

NEW YORK PRODUCE MARKET.

New York, November 26.—Wheat—Irregular; No. 2 red, 88½@c; No. 1 northern, Duluth, 97½c. Corn—Steady at 82½c. Flour—Steady.

Hides—Steady. Leather—Firm. Petroleum—Steady. Wool—Steady. Rosin—Quiet. Turpentine—Easy. Rice—Firm. Molasses and Sugar—Steady. Butter—Irregular. Cheese—Unchanged. Coffee—Spot, firm; Rio, No. 7, 19½c; Santos, No. 4, 12¾c; mild, steady; Cordova, 17@19c. Potatoes—Steady; Southern, $1.20@1.75. Sweets—Steady; Southern, 60@$1. Cabbage—Steady and unchanged. Freights and Peanuts—Steady and unchanged.

Cottonseed oil was barely steady to-day under selling by refiners and reports of an easier tendency in crude markets. Crude markets closing prices were unchanged to 1 point lower; sales 12,400 barrels. Prime crude, 6.60, sales; prime summer yellow, 7.05@7.15; December, 7.06; January, 7.11; February, 7.15; March, 7.22; April, 7.25; May, 7.25; June, 7.27; July, 7.40; prime winter yellow, 7.25@7.50; prime summer white, 7.25@7.45.

CHICAGO GRAIN MARKET.

Chicago, Ill., November 26.—Wheat eased off a little to-day, European markets having virtually ignored the recent advances on this side of the Atlantic. Latest prices were steady at a shade to 1c net decline. Corn closed unchanged to ⅛@¼c lower; oats off ⅛@¼c, and provisions varying from a setback of 5c to a rise of 2½c. No cash grain quotations were obtainable to-day. Fog prevented inspection.

Leading futures ranged as follows:

	Open.	High.	Low.	Close.
WHEAT—				
Dec.	87¼	87⅞	87¼	87½
May	91⅛	91⅞	91	91½
July	88½	88⅞	88⅛	88½
CORN—				
Dec.	70⅞	70⅞	70⅝	70⅝
May	70½	70⅝	70½	70½
July	69⅞	70	69⅝	69⅞
OATS—				
Dec.	38	38	37⅝	37⅞
May	42	42	41⅞	41⅞
July	41½	41½	41⅛	41⅛
MESS PORK—Per bbl.				
Jan.	20.52	20.52	20.52	20.52
May	20.82	20.92	20.77	20.87
LARD—Per 100 lbs.				
Nov.	...	...	...	10.07
Jan.	10.82	10.87	10.82	10.87
May	11.10	11.15	11.07	11.12
SHORT RIBS—Per 100 lbs.				
Nov.	...	...	...	10.97
Jan.	10.92	11.02	10.92	11.00
May	11.15	11.20	11.12	11.17

Baltimore, Md., November 26.—Wheat—Quiet and steady; spot, No. 2 red, 93½c.; spot, No. 2 red, western, 94½c.; Southern by sample, 85@90c. Corn—Receipts, 1,867 bushels. Oats—Easier; standard white, 40@40½c.

RICHMOND GRAIN MARKET.

Richmond, Va., November 26, 1913.

WHOLESALE QUOTATIONS ON CHANGE.

WHEAT—Car lots.		
No. 2 red, Western	88	@
No. 2 red, Virginia	87	@
No. 3 red	83	@
Virginia, bag lots	85	@ 90
CORN—Car lots (old).		
No. 2 white		@ 82½
No. 3 white		@ 81½
No. 2 mixed		@ 81½
No. 3 mixed		@ 80½
Virginia, bag lots		@ 83
New corn will bring 2 to 5c. less.		
OATS—Car lots.		
No. 2 mixed		@ 44
No. 3 mixed	43	@
No. 2 white		@ 45
No. 3 white		@ 44
RYE—Car lots.		
No. 2	89	@
No. 3	87	@
Virginia, bag lots	87	@

RICHMOND HAY MARKET.

Richmond, Va., November 26, 1913.

Following are the quotations on the Richmond Hay Exchange.

Car lots.		
No. 1 Timothy		@ 19.50
Standard		@ 19.50
No. 2 Timothy	17.50	@
No. 3 timothy		@ 15.00
Light Clover, mixed	18.00	@
No. 1 Clover, mixed	17.00	@
No. 1 Clover, mixed		@ 15.00
No. 1 Clover		@ 16.00
No. 2 Clover	Nominal	
Hay Sample	Nominal	
STRAW—Compressed		@ 8.00
Loose-pressed, large bales		@ 19.00

CATTLE MARKETS.

RICHMOND LIVE STOCK MARKET.

(Sales at Union Stock Yards.)

Richmond, Va., November 26, 1913.

Report of the live stock market for the week ending November 24, 1913:

Best steers, 7½@7¾c.; medium to good, 6½@7c.; common to fair, 5@6c.; best heifers, 6¾@7¼c.; medium to good, 5½@6½c.; common to fair, 4½@5½c.; best cows, 5½@6c.; medium to good, 4½@5½c.; common to fair, 3@4c.; best oxen, 5½@6½c.; medium to good, 4½@5½c.; common to fair, 3@4½c.; best heavy bulls, 5@6c.; light, 4½@5c.; best calves, 9@10c.; fair to good, 7@8c.; dicks, 5@6c. Cows and calves, $35@60.00 per head. Best hogs, 8½c.; light, 8@8½c.; sows and stags, 6@7½c.; best sheep, 4½@5c.; fair to good, 3½@4½c.; common to fair, 2½@3½c.; best lambs, 8½@9½c.; common to fair, 4½@6c.

New York, November 26.—Beeves—Market firm. Steers, $5.75@8.85; bulls, $4.50@6.75; cows, $3@6.50. Calves—Market firm, at $8@12.50; yearlings, $6@8.00; westerns, $7.75. Sheep—Firm at $3.25@4.85; wethers, $5.10; lambs, $6.50@8.25. Hogs—Market higher at $9.10@9.40.

Chicago, Ill., November 26.—Hogs—Market weak. Bulk of sales, $7.60@7.80. Cattle—Market strong. Beeves, $6.60@9.50; cows and heifers, $3.25@8.15; calves, $7@11.00. Sheep and lambs—Strong. Sheep, $4@5.10; lambs, $6@7.80.

RICHMOND TOBACCO MARKET.

Richmond, Va., November 26, 1913.

Following are the quotations on the Richmond Tobacco Exchange:

HOGSHEADS.

Lugs	$5.50	@$7.00
Short leaf	9.00	@ 10.00
Long leaf	9.00	@ 11.00
Wrappers	12.00	@ 14.00
BRIGHTS.		
SMOKERS—Common	7.00	@ 8.00
Medium	10.00	@ 12.00
Fine	14.00	@ 16.00
CUTTERS—Common	14.00	@ 17.00
Medium	19.00	@ 20.00
Fine	25.00	@ 30.00
Fancy	30.00	@ 35.00
FILLERS—Common	8.00	@ 10.00
Medium	11.00	@ 12.00
Good	13.00	@ 15.00
Fine	18.00	@ 20.00
WRAPPERS—Common	18.00	@ 22.00
Medium	25.00	@ 30.00
Good	30.00	@ 35.00
Fine	37.00	@ 45.00
New primings	1.00	@ 3.50
SUN-CURED—NEW.		
Lugs, common to good	5.00	@ 8.00
Lugs, good to prime	8.00	@ 10.00
Short leaf	7.00	@ 11.00
Long leaf	10.00	@ 12.00
Wrappers	12.50	@ 20.00

MISCELLANEOUS MARKETS.

PETERSBURG PEANUT MARKET.

(Reported by Rodgers, Plummer & Co., Inc.)

Petersburg, Va., November 26.—Peanuts.—Spanish.—Farmers, new Spanish, $1.22½ per bushel. Virginias—Fancy jumbo, 8¼c. per pound; fancy handpicked, 8¼c. per pound; extra prime, 8¼c. per pound; shelling stock, 32@32½c. per pound.

DRY GOODS MARKETS.

New York, November 26.—Staple cotton hosiery will be opened for fall December 1. A fair advance business was done to-day on underwear lines for fall 1914. Domestic embroideries for spring were in good demand. Worsted yarns were quiet. Cotton yarns were dull.

NAVAL STORES.

Wilmington, N. C., November 26.—Spirits Turpentine—Steady at 43½c. Receipts 12 casks. Rosin—Steady at $3.45; receipts 22 barrels. Tar—Firm at $2.60. Crude Turpentine—Firm at $3@3.50.

Savannah, Ga., November 26.—Turpentine—Firm at 43¼@43½c.; sales 631 casks; receipts 1,152 casks; shipments 97 casks; stock 31,946 casks. Rosin—Firm; sales 3,494 barrels; receipts 2,411 barrels; shipments 325 barrels; stock 165,882 barrels. Quote: A, B, C, D, E, F, G, $3.65.

SCORES INJURED BY GAS EXPLOSION

Number of Buildings Shaken Down and Thousands of Windows Broken.

Pittsburgh, Pa., November 26.—A score or more persons were injured, thousands of windows broken, and a number of buildings shaken down by an explosion of gas in a nine-foot sewer in the Lawrenceville district of Pittsburgh late yesterday. None of the injured will die, but the property loss will amount to many thousands of dollars.

Five men working at a manhole in Thirty-eighth Street were tossed into the air. Alexander Campbell, one of the number, was buried in the hole the explosion tore in the hillside. Another hole 200 feet long and ten feet deep was torn in Sassafras Alley. A section of the Baltimore and Ohio Railway roadbed was torn up.

Buildings were damaged and persons injured within a radius of three miles. Two dwelling-houses in Thirty-fourth Street collapsed. The sewer lid, weighing eighty pounds was blown through the city fire engine house.

Three large tanks containing thousands of gallons of gasolene were overturned in the yards of the Petroleum Products Company, and the fluid poured into the wrecked sewers. Danger of a second explosion caused the city authorities to order all lights, except electric, extinguished.

A furnace filled with molten metal at the Cold Roller Steel Company's plant was upset and the mill caught fire.

Water mains in various parts of the district were broken, flooding the streets and undermining scores of buildings. Many families were ordered to vacate the houses before they collapsed.

The Council last night authorized the various departments to employ as many men as needed to clear away the debris.

EIGHTY-FIVE YEARS IN ONE PLACE

John Freese Was a Record Stay-at-Homer.

[Special to The Times-Dispatch.]

Luray, Va., November 26.—Eighty-five years spent in the same house where he was born, and in which he died last night, is the record of John Freese, of Luray. A widow and four daughters survive him.

In his dwelling the first hotel ever conducted in the Valley of Virginia was operated more than fifty years ago.

OPEN AN ACCOUNT WITH
THE UNION BANK OF RICHMOND
1104 EAST MAIN STREET.
$1.00 MAKES A START. 3 PER CENT INTEREST.

The Broadway National Bank
Welcomes your account, regardless of the amount.

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comes every day to those who assure the future independence of their beneficiaries or heirs by appointing this strong company to manage their estate.

Old Dominion Trust Co.
RICHMOND, VA.
Capital $1,000,000 Surplus $1,000,000

We Want All Richmond
To aid us in teaching that LIFE INSURANCE IS A DUTY.
It makes better men, better women, better children and BETTER HOMES.
P. S.—And we want all Richmond to appreciate that insurance and insurance information can be had on LIFE INSURANCE COMPANY OF VIRGINIA SQUARE, Capitol Street.
THE LIFE INSURANCE COMPANY OF VIRGINIA,
The OLDEST, the LARGEST, the STRONGEST Southern Life Insurance Company.

The Man Who Knows
FNB
By actual experience will tell you that in every possible way the officers and employees of this bank combine to make the account of each depositor of the utmost value to that depositor.
FIRST NATIONAL BANK
Ninth and Main.
Capital and Surplus, - - - - $3,000,000.00

Big Men---
Say that the best way to accumulate a fortune is to start SAVING while young, and ADD to it systematically. No matter how small the start is—$1 or $50—your account will be welcome.
Start it TO-DAY. We pay 3 Per Cent Interest on Savings.
Central National Bank
OF RICHMOND.
Capital and Surplus - - - - - - - - $400,000.00

The Man
who puts off until two o'clock to buy his ticket to the game to-day will get a back seat or land on the bleachers.
The fact of the business is, it never pays to put off until the last minute to do the thing you intend to do.
The POINT: Is the reader one of those who intends to make his will when he gets the time or makes his fortune or is about to die?
Come see us and get the matter fixed.
Virginia Trust Co.
"The Safe Executor."
RICHMOND, Va.
Our Own Resources $2,500,000.00
Investments Held in Trust 3,700,000.00
Established 1892.

The Provident Life and Trust Company of Philadelphia
PENNSYLVANIA

JOHN MOYLER
GENERAL AGENT
707-8-9 VIRGINIA RAILWAY & POWER BUILDING
L. C. YOUNGER,
DISTRICT MANAGER.

RICHMOND, VA.

THANKSGIVING DAY, 1913.

TO MY POLICY-HOLDERS:

I wish to thank you for the success attained by me since my connection with The Provident Life & Trust Company.

On December 1st I will close my first year in the Insurance Business, during which period I have written personally $469,500 of Life Insurance on the most conservative and best business men of Richmond.

Next year I confidently expect to write $1,000,000.00, and if those interested in Life Insurance will give me the privilege of explaining my unexcelled policies and the liberal Company, of which I have the honor of being District Manager, I am sure I will accomplish this result.

With best wishes to all of you.

Truly, L. C. Younger
DISTRICT MANAGER.