WILL INVITE BANKERS TO GO THROUGH FACTORIES

Visitors to Be Shown Indications of Substantial Progress of Richmond.

ARRANGING FOR CONVENTION

Berkley Williams at Head of Industrial Committee—George W. Rogers Chairman of Information Committee.

An enthusiastic meeting of the administrative committee, arranging for the reception and entertainment of the 2,000 or more bankers and financiers who will come to Richmond this fall to attend the convention of the American Bankers' Association, was conducted yesterday afternoon at Reuger's Hotel, when gratifying reports were made. The administrative committee is composed of the chairmen of the subcommittees, representing the Chamber of Commerce, the Clearing-House Association and the City Council, respectively, and was formed to arrange the various details in connection with what is thought will be Richmond's greatest convention. Weekly meetings are being held by the administrative committee, and the work of arranging for the important gathering of financiers and bankers this fall is rapidly progressing.

In the meeting yesterday an industrial committee was appointed, with Berkley Williams as chairman. Many delegates who come to Richmond to attend the bankers' convention will desire to inspect the various manufacturing industries of the city, and the industrial committee will have as its chief function the pleasure of showing the delegates through the local manufacturing plants. Members of this committee will prepare for distribution among the delegates a booklet containing a brief outline of what is being done here in the way of manufacturing, and will also contain a description of many of the manufacturing plants.

WILL ARRANGE FOR INSPECTION OF FACTORIES

Trips of inspection through the factories will be arranged for the delegates, and the committee is already arranging with the managements of local concerns for these tours of inspection. Cards with blank spaces to be filled out by such of the delegates as desire to make the inspection trips, together with a statement of what kind of plant they desire to inspect, are being prepared for distribution among the visitors.

In addition to the inspection of the factories and manufacturing enterprises of Richmond, each of the delegates will receive a personal invitation to visit the Manufacturers' Exhibit Hall in the Chamber of Commerce Building, in charge of Horace F. Smith.

George W. Rogers is chairman of the committee on information and utilities, which was appointed yesterday. All members of this committee have not yet been named, as a special effort is being made to select members who are especially qualified to serve. The purpose of the committee will be to give out all possible information to the delegates, and to assist them in a thousand and one ways during their stay here. Members of the committee will do personal service in the way of helping the visitors in all ways possible.

A miscellaneous committee, with G. Peter Jones chairman, was the third committee formed at the meeting yesterday. Arranging feature entertainments and special functions of a social nature will be the chief work of this committee. A series of congenial entertainments are being arranged. Most persons find their "crowd" naturally, but an effort is being made to save delegates to the convention even this trouble. For instance, visiting members of advertising clubs will be entertained while here by local advertising clubs, and so on.

Meetings of the administrative committee will be held weekly from now on until the convention opens on October 12.

Charged With Joy-Riding.

Robert Jackson, twenty-three years old, was arrested yesterday on a warrant charging him with taking from the garage and using an automobile belonging to J. F. Gibboney. Jackson is employed at the garage, and is said to have taken a few friends out for a ride.

Will Rededicate Church.

Bishop L. J. Coppin, D. D., of Philadelphia, will preach the sermon at the rededication of Third Street Bethel African Methodist Church, Third and Jackson Streets, to-morrow afternoon. The bishop is one of the best-known negro churchmen in the country, and his appearance in Richmond will be an event in colored church circles.

A special program, beginning at 7:30 o'clock in the morning and lasting through the evening service, has been arranged for the rededication. The rededicatory service will begin at 3 o'clock to-morrow afternoon, and Bishop Coppin's sermon will be the feature.

Young Men Arrested.

Marion McCready, twenty years old, and Brooks Bedford, twenty-one years of age, were arrested yesterday on a warrant charging them with feloniously assaulting A. L. Winger.

Alleged Checkflasher.

Robert Gaedi, forty-nine years old, was arrested yesterday on a charge of passing a worthless check for $10 on Stumpf's Hotel.

THE WEATHER

Forecast: Virginia—Cloudy Saturday. Sunday probably fair.
North Carolina—Generally fair Saturday and Sunday.

Special Local Data for Yesterday.

12 noon temperature	92
3 P. M. temperature	92
Maximum temperature up to 8 P. M.	92
Minimum temperature up to 8 P. M.	78
Mean temperature	85
Normal temperature	80
Excess in temperature	5
Deficiency in temperature since March 1	162
Accumulated deficiency in temperature since January 1	181
Deficiency in rainfall since March 1	4.99
Accumulated deficiency in rainfall since January 1	4.19

Local Observations 8 P. M. Yesterday.

Temperature	87
Humidity	57
Wind—direction	S. W.
Wind—velocity	3
Weather	Cloudy
Rainfall last twelve hours	0

CONDITIONS IN IMPORTANT CITIES.
(At 8 P. M. Eastern Standard Time.)

Place.	Ther.	H. T.	L. T.	Weather.
Asheville	80	88	58	Clear
Atlanta	68	74	72	Clear
Atlantic City	88	92	70	Clear
Boston	72	76	56	Clear
Buffalo	78	82	64	Cloudy
Calgary	76	82	46	P. cloudy
Charleston	82	94	76	Clear
Chicago	72	80	72	P. cloudy
Denver	82	84	62	Clear
Duluth	78	82	58	Clear
Galveston	82	86	76	Clear
Hatteras	80	92	76	P. cloudy
Havre	88	88	54	Clear
Jacksonville	80	94	76	Clear
Kansas City	86	94	76	P. cloudy
Louisville	92	96	76	Clear
Montgomery	90	94	72	Clear
New Orleans	76	92	74	P. cloudy
New York	68	98	66	Cloudy
Norfolk	82	92	76	Clear
Oklahoma	78	86	72	Cloudy
Pittsburgh	78	88	72	Cloudy
Raleigh	90	96	72	P. cloudy
St. Louis	94	98	80	P. cloudy
St. Paul	84	88	72	Clear
San Francisco	58	62	52	Clear
Savannah	82	96	74	Clear
Spokane	86	86	58	P. cloudy
Tampa	82	90	74	P. cloudy
Washington	80	92	76	Cloudy
Winnipeg	74	84	56	P. cloudy
Wytheville	80	90	62	Clear

MINIATURE ALMANAC.

July 25, 1914.
Sun rises.....5:09 HIGH TIDE: Morning.....6:23
Sun sets.....7:23 Evening.....7:08

INJUNCTION RESTRAINS USE OF SCHOOL FUNDS

Court Holds Up Payments for Rent and Automobile Maintenance by Henrico Authorities.

HOLDS UNTIL OCTOBER TERM

Applicants Required to Give Bond Covering Any Damages in Case School Board Wins Final Decision. Hard Fight Expected.

An injunction was granted yesterday morning by Judge George S. Shackelford, sitting in the Circuit Court of Henrico County, on petition of R. A. Smith and others, restraining the county school board and Superintendent A. D. Wright from drawing, executing or issuing any warrants on the county treasurer to be charged against the school board, or otherwise, for the payment of rent on rooms in the Chamber of Commerce Building, or for the maintenance of upkeep of an automobile purchased by the board for use of Superintendent Wright.

It is ordered that the injunction remain in full force and effect until the first day of the October term of Henrico Circuit Court, unless dissolved or enlarged by the judge before that time. In granting the injunction the court reserved for decision other matters complained of by the petitioners in this bill, and the restraining order was granted with the understanding that counsel for R. A. Smith and others, accept service of notice to dissolve the injunction on July 30, when the court will hear the argument of the argument of the defense to bring about the dissolution.

APPLICANTS ARE REQUIRED TO FURNISH BOND.

In granting the injunction the court affixed the proviso that the plaintiffs furnish bond in the sum of $500 to reimburse the school trustees for any damage or loss which may be incurred by them by reason of the restraining order in the event the final decision in the case is rendered against the protestants.

It is not thought that the case will be taken up again during this term of court. The protestants have filed a regular suit in chancery against the school board and indicate that they will fight to a finish. The board is equally ready for any legal contest which may arise, and supporters of the trustees declare that an investigation of the board's financial transactions, if properly conducted, is welcomed by them.

OHIO BAR ASSOCIATION SENDS CONTRIBUTION

Will Aid in Restoration and Preservation of Home of Chief Justice John Marshall.

The Ohio State Bar Association has contributed $500 towards the restoration and maintenance of the home of Chief Justice John Marshall, according to information which has been received by Mrs. J. Enders Robinson, corresponding secretary of the Association for the Preservation of Virginia Antiquities.

Mrs. Robinson received a communication from Charles M. Buss, secretary of the Ohio State Bar Association, stating that at a meeting of the association early this month John A. Shanck, judge of the Supreme Court of Ohio, offered a resolution to appropriate $500 for the restoration of the Marshall Home, the sum to be paid when the executive committee can conveniently pay it.

This generous donation was secured in response to an appeal made by Mrs. E. D. Washburn, who brought the matter to the notice of some of the prominent members of the Ohio bar, and the recognition of the work of the Association for the Preservation of Virginia Antiquities is greatly appreciated.

It was in July a year ago that the West Virginia State Bar Association made an appropriation of $600, to be paid in annual instalments. The Virginia, New York and South Carolina Bar Associations and the national association have also made contributions. Cities contributing are Richmond, Portsmouth and Norfolk.

UNKNOWN MAN ATTEMPTS TO ANSWER ARGUMENT

Interrupts Rev. E. J. Richardson in Prohibition Address on Ford Lot. Rev. W. C. James Speaks.

Three hundred people who had gathered last night on the Ford Hotel lot to hear Rev. E. J. Richardson, field secretary of the Anti-Saloon League, deliver another illustrated lecture against open saloons in Virginia, experienced a thrill of surprise when a well-dressed stranger interrupted the speaker in the midst of one of his homilies and proceeded to deliver himself of a five-minute speech of rebuttal.

Mr. Richardson was contending that males of the species who are prone to the use of alcoholic stimulants would be little short of outraged should their female associates resort to the use of liquor, when the local option champion interrupted with the assertion that he had seen whiskey served at the dining tables in the best homes of Virginia without noting any evil results in consequence. The unknown speaker declared that the prohibition advocate was "spitting against the wind" in the arguments presented, and asked by way of argument if the Savior Himself had not changed water to wine. Eagerly the crowd listened as the stranger unburdened himself of arguments which had evidently been carefully studied for use at the moment.

"Stand your fire, young man," said Mr. Richardson when the speaker had finished. "I am going to answer that argument right here," but long before the last word of the sentence from the prohibition advocate had died the unknown orator was lost in the crowd. "I'll bet he drinks whiskey," said Mr. Richardson, referring to his opponent, "and I'll bet he wouldn't want any woman, he holds dear to frequent a saloon."

Rev. W. C. James, pastor of Grove Avenue Baptist Church, preceded Mr. Richardson with a speech in behalf of prohibition. The meeting was conducted under the auspices of the Woman's Prohibition League of America. W. A. Willcroy presided.

Two Warrants Served.

Carlisle Spencer, colored, who is now in jail, was served with two warrants yesterday, each charging theft. He is charged with stealing a suit of clothes from William Duke and a trombone from Wallace Holmes.

ADMINISTRATIVE BOARD STANDS TO ITS GUNS

Insists on Its Right to Name Three Members of Hospital Staff.

MORRIS ATTENDS CONFERENCE

Matter Will Await Meeting of Medical College Executive Committee. Suggestion of Joint Conference to Select Tenth Member Is Rejected.

The Administrative Board stood by its guns yesterday in the hospital staff matter, refusing to entertain any proposal that would deprive it of the right of naming three of the ten members of the visiting staff. The ordinance provides that the staff shall consist of ten men, and authorizes the board to name one-fourth of the number, independently of the nominations of the Medical College of Virginia.

Chairman L. Z. Morris, of the executive committee of the medical college, conferred with the board unofficially at its meeting yesterday morning, indicating the desire of the college authorities to name eight members of the staff. The strict construction of the law allowed the college to name seven and one-half members, involving a problem in surgery which the medical college desired to sidetrack by naming eight.

BOARD CLAIMS RIGHT TO FRACTION OF MEMBER

The board replied to the effect that the fractional member belonged to it with better right than to the college, and that it would insist upon the right of appointing three members. Mr. Morris thereupon suggested that the college name seven and the board two, and that the remaining nominee be decided upon by a joint conference. The idea did not appeal to the board, and Mr. Morris was told that the board would permit the college only seven nominees.

The matter will remain undecided until the next meeting of the college executive committee. So far the college has failed to comply with the board's request that it pare its original list of ten nominees to seven, thus relieving the board of the unpleasant task of cutting the college list itself. It was stated yesterday that the board will decline to reduce the list originally submitted, and will insist upon a new list of seven nominees.

Overcome by Heat.

Thomas Dandridge, colored, of 1222 North Twenty-seventh Street, was overcome by the heat yesterday while driving a delivery wagon, and fell from his seat. He was picked up and cared for by passers-by until the arrival of Ambulance Surgeon H. S. Stern, who treated him and then took him home.

Runaway Accident.

In a runaway accident last night at 6 o'clock, W. A. Bell, of 3811 Williamsburg Avenue, Fulton, was thrown from his buggy and painfully hurt. The horse continued on his career until he had shaken himself loose from the buggy, and the vehicle was smashed to pieces.

Mr. Bell was attended by Ambulance Surgeon H. S. Stern, and was taken home, where he was further attended by his family physician. It was said that he was not seriously hurt.

Contribution to Ice Mission.

A contribution of $5 for the Ice Mission of Richmond was received by The Times-Dispatch yesterday from Joseph M. Rosenbaum.

Policy Shop.

John Hatchet, colored, was arrested yesterday on a charge of operating a "policy" shop.

MILITIA ANXIOUS TO HONOR STUART

(Continued From First Page.)

William H. Compton, rector of Christ Church.

"Nearer, My God, to Thee," announced by Rev. W. Benjamin, chaplain of the Second Virginia Regiment.

Sermon, Rev. Walter G. Parker, chaplain, Fourth Virginia Regiment.

"Rock of Ages."

Offertory, sacred music by Fourth Regiment Band.

The presentation, the long metre Doxology.

The benediction, Rev. J. Cleveland Hall, chaplain First Virginia Regiment.

Closing hymn, "I Need Thee Every Hour."

SERVICE PLANNED TO BE UNDENOMINATIONAL

Captain Parker, who was recently promoted to his present rank, will preach a short sermon, to be not more than fifteen minutes in length. The service will be undenominational and will be pleasing to persons of every sect.

During and following the service the Fourth Regiment Band will play sacred music. This organization has been practicing for the concert ever since its arrival at camp.

Drill to-day has been very heavy, consisting of the company as advance guard and rear guard in the morning, and the battalion as an outpost in the afternoon. Both drills called for the covering of considerable ground, and the men hiked out about three miles from camp in the forenoon. The afternoon work was not quite so extended, but called for considerable footwork.

The battalions were merged at both drills, making war strength companies. Only three officers took part directly in the work, the others staying at a convenient point to observe the movements. Following the drills, regimental officers' meetings were held, and the work of the day was carefully gone over, the mistakes being pointed out by the United States officers, and the correct methods shown in instructive lectures.

To-morrow the battalions, formed into war strength size by the consolidation of the regiments, will be put through the advance and rear guard movements. In the afternoon will be held the formal inspection and muster of the thirty-eight companies in camp.

Instead of the review in honor of the Governor, who will not officially visit camp until to-morrow, the Fourth Regiment review, under Colonel Goodwyn, was held at 6:30 o'clock. This leaves only the Richmond Light Infantry Blues, the unattached battalion, to hold its review.

As the Blues Band, members of which were convicted by a court-martial of insubordination following its refusal to play at a military hop in honor of the Virginia Military Institute cadet corps, has been dropped from the State service within the past week, the battalion has no music, but will probably use one of the regimental bands in its parade. The mustering out of the band was not generally known here until after the arrival of the Blues in camp, when its absence caused much comment.

WEATHER CONDITIONS SOMEWHAT UNFAVORABLE

Weather conditions to-day are somewhat unfavorable, although the storm has not broken. The sun has been shining at intervals, but is soon driven from view by clouds. In the early morning hours, there were intermittent showers, which, however, made no impression on the camp. The ground dried as rapidly as the rain fell. The sun, while tardy, blazes forth intensely, and its glare is very hard on the eyes of the men, even when it is hidden behind the clouds. Dark glasses are being used by many privates, as well as the officers.

The selection of Gordonsville as a camp site has already proved to have been a wise one, and even the Richmond officers are willing to admit that it is much better suited for an encampment, or for mobilization purposes, than the State Fair Grounds. The grounds are just far enough removed from a centre of population to keep the men in bounds without using too much strictness.

RICHMOND COMPANIES ENJOY CAMP LIFE

The Grays and Blues continue to be in all of the fun, work or pleasures of camp life. All of the men in these commands and out of the sixteen companies in the First Regiment and the Blues, there is not a single man incapacitated from duty. The medical department is exercising the greatest supervision over the camp, and every precaution is being taken to prevent any disease from invading the State forces. From two inspections a day, the officers have increased it to three.

There is only one fear in the minds of the military authorities, and that is the depletion of the water supply. The quantity of this life-giving fluid used by the troops makes a drain upon the town water system, but efforts to conserve the supply have been started, and it is now almost positive that the shortage will be checked by careful supervision to prevent waste.

Many strange things can be heard around camp. One of the rookies on the first morning asked an older comrade the name of reveille, the sleep-shattering call. "What do they have a 'referee' for?" he demanded.

Jim Tinsley, one of the most popular of the new members of Company B, Richmond Light Infantry Blues, was heard to observe after a particularly hard session under the hot sun: "Say, how does a man feel before he dies?"

It is said on the company streets that Fenton Jacobs is better at drawing dueces than he is cartoons.

Sergeant Meredith, of Company A, an inveterate auto crank, had the guard out last night to quell a disorder in his tent. The non-com was found on his knees, pounding energetically on his cot with a tent peg.

"Bring over that new casing," he kept yelling." It was fifteen minutes before he could realize that he was soldiering and was not an automobile mechanic.

Company C, of the Grays, boasts not only of the best cook, but the fattest one in camp. "Bob" weighs only 370 pounds. He is acting as chef to the largest lieutenant and the largest first sergeant in camp, and it is said that Sheppard and Dudley have put on a few pounds in spite of the hard work.

AYVAD'S WATER-WINGS
Learn to Swim by One Trial — For Sale Everywhere
Plain, 25c. Fancy, 35c.
AYVAD MAN'FG CO., Hoboken, N. J.

AMUSEMENTS.

The Confederate Museum
TWELFTH AND CLAY STREETS.
Open 9 A. M. to 5 P. M.
Admission 25c.
Free 2 A. M. to 3 P. M. on Saturdays.

BASEBALL
BROAD STREET PARK.
Richmond
vs.
Newport News
July 23, 24, 25.
Game called at 4:30 P. M.
Admission, 25c. Grandstand, 15c.

The Steinway Piano

Merely mention the name "Steinway" in any country of the world, and you'll be understood as speaking of the leading piano of all makes. France, England and Germany has its leading piano, but the leading piano of America—the Steinway—is recognized throughout the world as superior to all others.

Send for catalogue of the Steinway and other high-grade Pianos.

Walter D. Moses & Co.,
103 E. Broad St.
Oldest Music House in Virginia and North Carolina.

THE REINACH CO., Inc.
107 E. BROAD STREET.
MILLINERY—Women's and Misses' Outer Apparel.

Manufacturers Exhibit
Main & Sixth Sts—3 Floors.
A Permanent Display of Richmond-Made Goods
Free Admission, Nothing Sold.
Open Daily, 9 A. M. to 7 P. M.

Every Sunday Excursion
VIA
N&W RY. — Quickest Route — No Change of Cars.
The Only All-Rail Line.
$1.50 ROUND TRIP
TO
NORFOLK
AND
OCEAN VIEW

$1.65 ROUND TRIP TO
Virginia Beach---Cape Henry
CHOICE OF TWO FAST TRAINS.
The Special leaves Richmond 8:10 A. M.; leaves Norfolk, 7:40 P. M.
Carries through coach without change between Richmond and Virginia Beach.
Fast Electric Cars Give Quick and Frequent Service Between Norfolk and Ocean View.
Tickets also good (from and to Richmond only) on the Cannon Ball, leaving Richmond 9 A. M. and leaving Norfolk 4:15 P. M.
WEEK-END RATES: Norfolk, $3.00; Virginia Beach, $3.25. On sale Fridays and Saturdays. Limit Monday following.

We Offer to Men a Good Time to Buy Shirts

The Cohen Co. Inc. — The Daylight Store of Richmond — The Large Stock on Hand Will Soon be in Our Way

So we determined to sell them at our underprice cost. Not likely any one has ever known so good a lot of Shirts at such remarkable low prices. These prices can hold good a few days only.

The Russian Cord, fine highest grade of Shirts; come in many imported cotton fabrics; usually sells for $2.50, we are closing them out, each $1.00

There is every size and every variety of design.

We are also selling the best Soisette Shirts, as well as the laundered; highest grade imported cambric; usually sell at $1.19 to $1.25, for, each... 75c

72x84 Thread Percale Shirts: always sell for $1.00, no one that we know of sells them for less; these are laundered and in the very best styles of the season. We are closing them out at, each 56c
All sizes.

The pleated bosom Colored Shirts; $1.25 they were, are priced, each 85c

That is just the way all the Shirts we have on hand are sold for a few days, in order to bring down the quantity.

Direct Action
The only Gas Range that utilizes all the heat. Pays for itself.
RYAN-SMITH

HAVE YOU SEEN THE New Method Gas Ranges AT PETTIT & CO.'S?

Hopkins Furniture Co.
7 West Broad Street
CASH OR CREDIT

Gift Department
Wedding and Birthday Gifts in great numbers always on hand.
Sydnor & Hundley
Incorporated

Planters National Bank
Bring in any sum, $1 or more, and we will open an account with you. We welcome small depositors in this big national bank, and allow 3% interest compounded semiannually.
Capital and Surplus $1,800,000.

Record Crowds. Record Selling. The Most Enthusiastic Response Ever Tendered to Any Sale. This

Colossal Mid-Summer Stock Relief Unloading Sale

Took the town and adjacent sections by storm upon its first announcement, and clearly demonstrated what has been proven time and again—that the people believe in this store, its merchandise and its methods. And whilst the exit of merchandise since its inception has been something terrific, provisions for 1914 spring and summer business were made on such a huge scale there is still plenty left—assortments are as good as ever.

Choice of $15.00 and $16.50 Suits.....$9.50
Choice of $18.00 and $20.00 Suits.....$12.50
Choice of $22.50 and $23.50 Suits.....$14.50
Choice of $25.00 and $26.50 Suits.....$16.50
Choice of $27.50 and $30.00 Suits.....$18.50
Choice of $32.50 and $35.00 Suits.....$22.50

Choice of $2.00 and $2.50 Trousers.....$1.45
Choice of $3.00 and $3.50 Trousers.....$1.95
Choice of $4.00 and $4.50 Trousers.....$2.95
Choice of $5.00 Trousers.....$3.45
Choice of $6.00 and $6.50 Trousers.....$3.95
Choice of $7.00 and $7.50 Trousers.....$4.45

Unprecedented Slashing in the Boys' Department

Boys' Woolen Suits
$3.00 and $3.50 grades cut to..$2.25
$4.00 and $4.50 grades cut to..$2.75
$5.00 and $6.00 grades cut to..$3.45
$7.00 and $7.50 grades cut to..$4.45
$8.00 and $8.50 grades cut to..$4.95
$9.00 and $9.50 grades cut to..$5.45
$10.00, $11.50 and $12.50 grades cut to.....$6.45

All Men's and Children's Straw Hats at Half Price

Boys' Wash Suits
$1.00 Wash Suits reduced to.. 50c
$1.50 Wash Suits reduced to.. 75c
$2.00 Wash Suits reduced to..$1.00
$2.50 Wash Suits reduced to..$1.25
$3.00 Wash Suits reduced to..$1.50
$3.50 Wash Suits reduced to..$1.75

Boys' Separate Pants
All 50c Pants now..... 38c
All 75c Pants now..... 47c
All $1.00 Pants now..... 67c
All $1.50 Pants now.....$1.15
All $2.00 Pants now.....$1.33
All $2.50 Pants now.....$1.48

Men's Oxford Shoes
All $3.50 and $4.00 Oxfords...$2.50
All $5.00 Oxfords.....$3.15
Stetson Oxfords, $5.50 and $6.00 quality.....$3.95

BURK & CO.,
Main and Eighth Streets

A Cigar may be a pleasant acquaintance, but a pipe o' VELVET is a real fren'.

Velvet Joe

When Nature invented Kentucky Burley, she gave it true flavor and fragrance, combined with a mildness found in no other tobacco. VELVET, The Smoothest Smoking Tobacco, is *Burley de Luxe* (the richest leaves of the finest plants) mellowed by more than 2 years' ageing. Full weight 2 oz. tins, 10c. Coupons of Value with VELVET.