FRESH INSPIRATION GIVEN TO WALL STREET

Ready to Take Optimistic View, Encouraged by Inquiry for Copper and Steel.

EXPORT HOUSES IN MARKET

Metal to Amount of 25,000,000 Is Sought, and Price Is Firm at 12¾ Bid—Further Advance Is Expected—Money at Standstill.

BY BROADAN WALL.

New York, August 25.—Wall Street, now ready to take an optimistic view of the future, got a fresh inspiration to-day from the improved inquiry for copper and steel. Export houses were in the market for some 25,000,000 pounds of copper metal, and the price was firm at 12¾ bid. Electrolytic, for spot delivery, was quoted at 13¼ in London, and a further advance in our market is anticipated.

It is estimated that the Steel Corporation is operating its diminishing mills at about 55 per cent of capacity, and independents report even better percentages. Higher prices have added to the profits of th companies and new business is being booked at advancing figures.

Charlie Kleinach a Stock Exchange member with a war record under Colonel Roosevelt as a Rough Rider sums up the situation thus:

"This is the time for optimism in Wall Street. We are on the firing line. Our advance in hopefulness will encourage the rank and file. While the outlook for the moment appears dubious there is no question in my mind about the outcome. We are standing shoulder to shoulder."

Business in securities is still confined to transactions through the clearing-house with special interest in the following half-dozen of the leading stocks that will sell ex-dividend September 1:

Clearing-House Ex-Divi.	Last Price.	dend.	Yields.
American Sugar	[illegible]	[illegible]	6.30
Chicago Northwestern	126	2¾	8.1
Laclede Gas	85	1¾	4.29
Southern Pacific	93½	1½	3.20
Union Pacific	119½	2½	2.09
United States Steel	51½	1	3.91

Cash purchases of the above shares will in each case carry the dividend.

The money market was practically at a standstill with call rates nominally 1 to 1½ per cent and renewals at 6 to 8, with a tendency towards the higher figure.

The announcement that the Michigan Central would pay off $2,000,000 notes August 27 produced a favorable impression.

There was a firmer tone in the market for foreign exchange for remittances by to-day's steamer, with rates a shade firmer.

New York, August 25.—Further relaxation of the embargo against shipment of foodstuffs was one of the few interesting developments connected with the financial situation to-day. From many important points along the Atlantic seaboard freer clearances of grain and other cereals were reported, indicating that the railroads are earnestly co-operating in the movement.

Improvement in this situation, it is generally recognized, will go far towards disentangling the many knotty problems which have grown out of the deranged state of the foreign exchange market.

Contrary to expectations the reported German successes in the Lodz district failed to exert any influence either way in the narrow market for foreign exchange. There was again a small amount of business for London and Paris, but most of it was of a special character. In the domestic money market conditions were duller with no change in the quoted rate of 8 per cent.

New York, August 25.—Mercantile paper, 6@8½. Sterling exchange, nominal; for cables, $5.65[illegible]; for demand, $5.62[illegible]. Bar silver, 55¾.

STERLING EXCHANGE STRONGER.

New York, August 25.—There has been a marked change in the foreign exchange market. The victory of the Germans over the allies caused a further rise for both demand and cables. Demand is quoted at $5.62½ and cables at $5.64¼ to $5.65½. As pointed out last week, any decided victory for the German forces would adversely influence the money markets in America.

COTTON MARKETS.

New York, August 25.—While no increased activity was reported in the matter of closing out of commitments, there was a larger attendance on the floor of the exchange to-day, attracted probably by the hope of a definite announcement from the Washington cotton conference. Reports of the amount of money loaned growers would depend upon individual banking transactions, furnished little basis for conjectures as to probable minimum values, but the Washington news was quiet generally, regarded as indicating that enough currency could be issued against warehouse certificates to permit of liberal advances.

Port Movement—Stock, 2[illegible] bales.

Total to-day at all ports—Net receipts, 2,748 bales; exports 130 bales; stock, 2[illegible] bales.

Total for week—Net receipts, 5,360 bales, exports, 3,215 bales.

Total for season—Net receipts, 10,[illegible] bales; exports, 5,880,673 bales.

Liverpool, August 25.—There was a good inquiry for spot cotton to-day, and quotations were well maintained, especially for the higher grades. Sales, 1,000 bales, including 1,000 American, on the basis of 6.[illegible] for middling. Receipts, 6,000 bales, including 2,500 American.

NEW YORK PRODUCE MARKETS

New York, August 25.—Raw sugar, easy; molasses, 96 centrifugal, [illegible], refined, steady. Butter, firm. Cheese, quiet.

Cottonseed oil was steady early, on support from refiners, but later eased on slightly under selling against crude and lack of outside demand. Final prices were unchanged to three points lower. Sales, 6,700 barrels. The market closed firm. Spot, 6.[illegible]@6.[illegible], August, 6.[illegible]@6.[illegible], September, 6.[illegible]@6.[illegible], October, 6.[illegible]@6.[illegible], November, 6.[illegible]@6.[illegible], December, 6.[illegible]@6.[illegible], January, 6.[illegible]@6.[illegible], February, 6.[illegible]@6.[illegible], March, 6.[illegible]@6.[illegible].

CHICAGO GRAIN MARKETS.

Chicago, Ill., August 25.—Wheat again responded to the call to-day, and [illegible] gain of 2¼@3c, on the theory that [illegible] would have to pay the price. The prices constituted new high levels for the crop. Corn advanced 1¾@1¾, and oats 1¼@1½, while provisions rounded the session 2½@[illegible] lower at 22½ higher, except September pork, which was neglected, and dropped to 65 per cent.

Leading futures ranged as follows:

	Open.	High.	Low.	Close.
WHEAT.				
September	[illegible]	[illegible]	[illegible]	1.03
December	[illegible]	[illegible]	[illegible]	1.07
May	[illegible]	[illegible]	1.20	1.19½
CORN—				
September	[illegible]	[illegible]	[illegible]	[illegible]
December	[illegible]	[illegible]	[illegible]	[illegible]
May	[illegible]	[illegible]	[illegible]	[illegible]
OATS—				
September	[illegible]	[illegible]	[illegible]	[illegible]
December	[illegible]	[illegible]	[illegible]	[illegible]
May	[illegible]	[illegible]	[illegible]	[illegible]
PORK—Per bbl.				
September	[illegible]	21.00	21.00	21.[illegible]
January	[illegible]	21.60	21.[illegible]	21.[illegible]
LARD—Per 100 lbs.				
September	10.[illegible]	10.07	9.97	10.05
October	[illegible]	10.[illegible]	10.15	10.[illegible]
January	10.20	10.35	10.12	10.[illegible]
SHORT RIBS—Per 100 lbs.				
September	[illegible]	12.37	12.37	12.37
October	[illegible]	12.67	12.[illegible]	12.[illegible]
January	[illegible]	[illegible]	[illegible]	[illegible]

Cash grain closed: Wheat—No. 2 red, [illegible]; No. 3 hard, [illegible]. Corn—No. 2 yellow, [illegible]. Oats—Standard, 47@47½.

RICHMOND GRAIN MARKET.

WHOLESALE QUOTATIONS ON 'CHANGE.

Richmond, Va., August 25, 1914.

WHEAT—Car lots.		
No. 1 red, Western (new)	[illegible]	1.05
No. 1 red, Virginia (new)	1.04	[illegible]
No. 2 red (new)	1.02	[illegible]
Virginia, bag lots (new)	[illegible]	1.00
Virginia, bag lots (for seed, new)	1.00	1.10
CORN—Car lots.		
No. 2 white	[illegible]	[illegible]
No. 3 white	[illegible]	[illegible]
No. 2 mixed	[illegible]	[illegible]
No. 3 mixed	[illegible]	[illegible]
Virginia, bag lots	[illegible]	[illegible]
OATS—Car lots.		
No. 3 mixed	[illegible]	47
No. 3 mixed	[illegible]	[illegible]
No. 3 white	[illegible]	[illegible]
No. 2 white	[illegible]	[illegible]
Winter seed, bag lots	58	60
RYE—Car lots.		
No. 2 rye (new)	[illegible]	[illegible]
No. 3 rye (new)	[illegible]	[illegible]
Virginia, bag lots (new)	[illegible]	[illegible]

RICHMOND HAY MARKET.

Richmond, Va., August 25, 1914.

Following are the quotations on the Richmond Hay exchange:

HAY—Car lots.		
No. 1 timothy	[illegible]	20.00
Standard	19.00	[illegible]
No. 2 timothy	[illegible]	18.00
No. 3 timothy	16.00	[illegible]
Light clover, mixed	19.00	[illegible]
No. 1 clover, mixed	[illegible]	19.00
No. 2 clover, mixed	16.50	17.00
No. 1 clover	Nominal.	
No. 2 clover	Nominal.	
Sample hay	Nominal.	
STRAW—Compressed	[illegible]	8.50
Loose-pressed, large bales	[illegible]	16.00
MILLFEED—		
Shipstuff, winter	[illegible]	30.00
Bran, winter	26.00	[illegible]
Shipstuff, spring	[illegible]	28.00
Bran, spring	[illegible]	27.00

CATTLE MARKETS

Chicago, August 25.—Hogs, strong; bulk of sales, $8.90@9.10; light, $8.55@9.40; mixed, $8.[illegible]@9.40; heavy, $8.[illegible]@8.[illegible]; rough, $8.[illegible]@8.[illegible]; pigs, $6.50@8.60. Cattle, steady; beeves, $5.60@9.50; steers, $6.25@8.25; stockers and feeders, $5.30@8.10; cows and heifers, $3.70@8.10; calves, $7.00@10.00. Sheep, weak; $4.80@5.70; yearlings, $5.70@6.70; lambs, $6.25@8.10.

MISCELLANEOUS MARKETS.

COTTON GOODS MARKETS.

New York, August 25.—The demand for unfinished cotton from converters and jobbers showed improvement to-day. Prices on colored goods were held firm, but some kinds of grey goods, especially certain constructions of print cloths, were easier. Woolen and worsted men's wear values tended upward. Bright fall dress fabrics were the leading broad silks called for by the retailers.

NAVAL STORES.

Savannah, Ga., August 25.—Turpentine, nominal; [illegible]; no sales; receipts, 741 casks; shipments, 756 casks; stocks, 29,[illegible] casks. Rosin, nominal; no sales; receipts, 1,413 barrels; shipments, 3,[illegible] barrels; stocks, 139,[illegible] barrels. Quote: A and B, [illegible].

FOREIGNERS ARE GETTING CONTROL OF WHEAT MARKET

Many Purchases on Pure Speculation, but Others Are for Actual Delivery of Grain.

CHICAGO, August 25.—Foreigners are rapidly and surely gaining complete control of the wheat market at Chicago. The buying power of the past ten days has demonstrated the fact that the speculators of the Old World believe that the war now waging is likely to be continued indefinitely, and that breadstuffs are to sell to a much higher level in consequence.

The foreign buying orders received at Chicago from day to day are centred in not more than two houses. The buying orders come direct from the Old World, and are fairly well scattered throughout the nations now engaged in the greatest war ever known. Some of these purchases of wheat are purely speculative, but many of them are made with the idea of the grain being delivered.

We have had an abnormally strong wheat market of late, and at the close of every day there are many to ask the question as to the identity of the buyers. The selling has been led by those having profits.

Any export business in cash wheat that has been done of late was withheld from the public, as it was certain to become an influence and a bull help. There are daily sales of hard wheat to go abroad, and it is said that the money conditions favor the holders on this side of the water. The seaboard reported forty loads of hard wheat sold to France to-day.

There were net price gains to-day of 3 1-8@3 3-8c for wheat and new high prices were reported for the entire list of futures. There were no hedging sales, and the offerings were light in consequence. The producer of grain believes that the war rwill be a long drawn out affair, and that there will be but one course for breadstuffs, and that much higher prices will be seen.

Reports confirming the advices of damage to the corn crop because of the recent spell of hot weather were numerous. In sections of Iowa, Nebraska and Kansas there were irreparable damages to the crop, and the rains of the past few days served more to refresh pastures than to aid to growing corn. There was good buying of deferred corn futures to-day, and they showed net gains of 1 1-8@1 3-8c for the day. September corn closed 5-8c higher. The market was also affected by the pronounced strength in wheat and by smaller offerings from the country. Cash corn was unchanged to 1-2c higher, and sales here totalled 145,000 bushels.

The export demand for oats fell down sharply, sales from here to go abroad being reported at only 30,000 bushels. There were rumors that much more business than this had been done, but these reports could not be confirmed. The future market closed 7-8@1 3-8c higher, however, partly in sympathy with the bulge in wheat and partly because of a steady absorption of offerings which kept the market well cleaned up at all times. Longs indulged in much profit-taking, and the pressure was confined to this selling.

Crop Report.

The following crop report was issued yesterday by the United States Weather Bureau:

Week hot and also dry, except locally in central and extreme Southwest sections, where drought conditions were partially relieved by good showers. Elsewhere the drought continues practically unbroken. Corn and tobacco are steadily deteriorating, and pastures becoming brown. Fruit continues plentiful.

Building Permits.

Permits were issued yesterday by the Building Inspector as follows:

A. W. Cheatwood, to build a one-story brick tenement, three stores, on the west side of Twenty-fifth Street, between Venable and Carrington Streets, to cost $1,500.

J. W. Walton, to build a one-story detached brick dwelling, 1303 Winder Street, to cost $1,500.

L. D. Kerr, to build a detached two-story brick dwelling, 938 North Fourth Street, to cost $2,500.

W. T. Reams, to repair frame dwelling, 1516 Porter Street, to cost $225.

F. D. Meanley, to repair brick dwelling, 13 East Franklin Street, to cost $120.

American Bread and Baking Company, to repair brick garage in the rear of 6 East Leigh Street, to cost $150.

C. W. Campbell, to repair brick dwelling, 1009 North Second Street, to cost $165.

NORTH CAROLINA FARMERS IN ANNUAL CONVENTION

Governor Craig and Other Leading Citizens of State Extend Welcome to Tillers of Soil.

[Special to The Times-Dispatch.]

RALEIGH, N. C., August 25.—The twelfth annual session of the North Carolina State Farmers' Convention opened this morning at 10:30 o'clock, with an exceptionally large attendance, for three days' session to be devoted to practical agricultural topics and demonstrations in which the splendid agricultural equipment of the A. & M. College, where the convention is being held, will prove valuable.

There was a cordial greeting for the visiting farmers from Dr. D. H. Hill, president of the college. Governor Craig extended a welcome on the part of the State, congratulating the farmers on the splendid progress being made along agricultural lines and the nobility of the agricultural calling. Major W. A. Graham, Commissioner of Agricultural, also welcomed the farmers and paid tribute to the agricultural progress in this State that has been so very marked in recent years.

President S. H. Hobbs, of Sampson County, delivered his annual address, discussing conditions that confront the farmers and the necessity for united effort for the betterment of conditions and averting possible disaster from war conditions.

Professor C. L. Newman, of the A. & M. College, discussed the question, "Do Soils Wear Out?" giving important valuable advice as to soil conservation.

R. W. Scott, of Alamance, told in a most interesting way "How to Bring Up an Old Field." C. R. Hudson and T. B. Parks followed with valuable talks on "The Use of Green Manure"; D. T. Gray and A. L. French of "Soil Improvement by Cattle Raising," and C. B. Williams on "Commercial Fertilizers."

"The Resting of the Land and Its Value" was discussed this afternoon by Dr. J. A. Morris. This was followed by a tramp over the college farm in field demonstration work under the direction of Professor C. L. Newman.

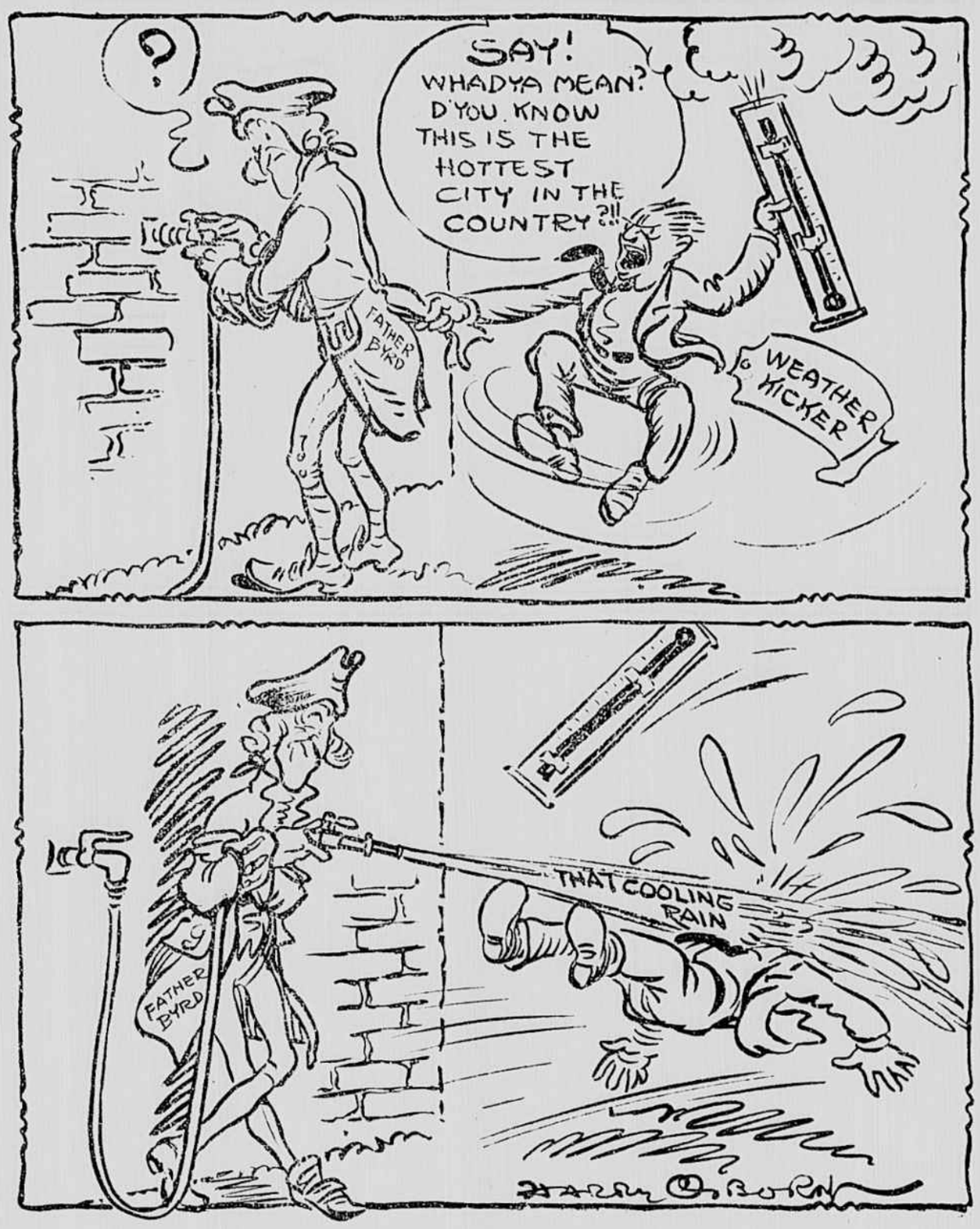
To-night there were addresses by Professor M. L. Fisher, of Purdue University, Indiana, and by Professor L. C. Corbitt, of the Bureau of Plant Industry, Washington.

Carriage Company Bankrupt.

[Special to The Times-Dispatch.]

LYNCHBURG, VA., August 25.—The Taylor Carriage Company, a small repair concern located here, has assigned to B. E. Hughes, trustee, for the benefit of creditors. The assets will amount to about $1,000, with an aggregate of $3,000 liabilities.

HOW DID IT STRIKE YOU?



You have to say it fast if you're going to kick about Richmond weather.

BEGIN WORK AT ONCE ON COUNTRY CLUB HIGHWAY

Administrative Board Takes First Step Toward Improving Cary Street Road Within City.

RESURFACE PRESENT BASE

Improvement Will Cost $9,400—Ask Co-Operation of Henrico County Supervisors in Having Speedway Ready for Bankers' Meeting.

The Administrative Board took the first step yesterday toward improving the main highway to the Country Club of Virginia, by awarding to the Continental Public Works Company, of Baltimore, a contract for resurfacing the Cary Street Road from the Boulevard to the corporate limits. The work is to be begun immediately and completed within thirty-five days.

In improving the Cary Street Road the present base is to be retained. It will be resurfaced with asphaltic-concrete—the same smooth-paving that has been employed with marked success on several streets in the West End. The contract price for the resurfacing is 94 cents a square yard, and the improvement will cost $9,400.

An effort is being made to enlist the co-operation of the Board of Supervisors of Henrico County in the extension of the improvement to the Country Club of Virginia. The immediate improvement of this highway through to the Country Club is desired by the Chamber of Commerce and prominent bankers and business men in order that the speedway may be ready for use by the time the convention of the American Bankers' Association meets here in October. The city's part of the improvement will be finished some time before the convention meets.

The board awarded also a contract to the Washington Asphalt Block and Tile Company for resurfacing Eighth Street, between Broad and Grace Streets. Asphalt block paving is to be used and the blocks are to be laid upon the present base, which is said to be in excellent condition. The contract price is $2 a square yard.

SUPREME COURT DENIES THREE WRITS OF ERROR

Verdict Found in Norfolk Against Alpheus Fields Is Sustained on Appeal.

LOWER COURT IS UPHELD

Elizabeth F. King Wins Suit Against Bayshore Park Corporation for Recovery of Sum Paid for Building Lots—Grizzards Lose Case.

The Supreme Court of Appeals of Virginia yesterday denied petitions for writs of error and rehearings in three cases.

The case of Alpherus Fields vs. J. C. Foster and W. G. Davis came up from the Chancery Court of the City of Norfolk, where a verdict was rendered against Fields, the petitioner, May 20. The original action was a suit in equity brought by Fields to compel the defendants to disclose certain dealings between them, "and to reform a letter written by J. C. Foster to Alpheus Fields on February 20, 1912, in so far as the recitals made therein varied from the terms of the true contract between Alpheus Fields and J. C. Foster, under which Fields was entitled to the specified compensation of $5,000 upon the sale of said lands for bringing Foster and Davis together, and to enforce his true contract by having the compensation paid over to him." Subsequently Davis purchased the land from Foster for $80,000 less 10 per cent commissions.

SHE RECOVERS AMOUNT PAID ON BUILDING LOTS

In the case of Elizabeth F. King vs. Bayshore Park Corporation a writ of error was asked and refused. Judgment was awarded against the Bayshore Park Corporation in the Court of Law and Chancery, Norfolk, in January. It appears that the corporation agreed to sell to Mrs. King certain lots at $500 each, she to pay $20 cash and $10 a month on each. After meeting payments for nine months Mrs. King discovered that a tree on one of the lots had been cut down. She notified the agent who had sold the lots that she would not now accept them, since the trees on the lots were desirable. She continued making payments, however, until she had paid $310. Then she repudiated the contract on account of the corporation's action in depriving her of that tree. She brought suit ,and the jury allowed her the amount she had paid in, with interest.

In the case of R. L. and T. L. Guzzard vs. the Camp Manufacturing Company, the verdict was rendered against the Guzzards in the Circuit Court of Greensville County on June 4. Plaintiffs and defendant owned tracks of land adjoining in Greensville County, and they united in a contract, selling the timber standing on their lands to W. F. Grubbs. The timber was to be cut and removed within a specified time. Grubbs later sold his interest in the contract to the Camp Manufacturing Company. Out of a contest of the right of the Camp Company to cut timber the original suit grew.

Proclamation of Neutrality.

WASHINGTON, August 25.—President Wilson to-day issued a proclamation declaring the United States neutral in the war between Germany and Japan.

FROM SIZZLING HEAT, MERCURY FALLS TO 67

From Hottest City, Richmond Takes Place With Those of Lower Temperature.

CHANGE EAGERLY WELCOMED

Light Raiment Discarded and Fall Wardrobes Are Overhauled—Forecast Promises Continued Cool and Unsettled Weather.

From the scorching temperature of 101 degrees on Monday, the thermometer in Richmond fell yesterday to 67 degrees, which is a deficiency of 9, the normal temperature here for this season being 76 degrees, according to figures given out by the United States Weather Bureau. From the hottest city in the country on the first day of the week, Richmond took its place among those which yesterday registered the lowest averages.

The change was so sudden that it did not give any opportunity for preparation. Practically all linen suits were discarded, and many straw hats failed to make their appearance. When the city began to stir in the early hours there was every indication that fall wardrobes had been hastily overhauled in search of raiment suitable for the unexpected change.

UNSETTLED WEATHER IS PROMISED FOR TO-DAY

Cloudy weather and rain accompanied the falling mercury, and, last night's forecast announced it will continue cold and unsettled through to-day and probably to-morrow.

But the change was eagerly welcomed. Following a week of excessive heat, it brought relief which had long been wished for, and was hailed with delight, even if light garments had to be cast aside and substituted by heavier clothing.

At noon, the Weather Bureau figures stated, the thermometer stood at 63 degrees. The minimum of the day was 67, while the maximum registered up to 8 o'clock last night was 73. Normal temperature for this date is 76. Rainfall registered less than a half inch.

Tampa, with 94; Jacksonville and Savannah, with 92, and Raleigh, New Orleans and Charleston, with 90, were among the hottest spots in the country. In Washington the temperature was three degrees below that of Richmond.

AMUSEMENTS

Empire Theatre—Lucille La Verne Company, in "Overnight."

Lyric Theatre—Vaudeville and Pictures, matinee and night.

Superior Theatre—Pictures.

Mary Miles Minter.

Little Mary Miles Minter, the twelve-year-old youngster who made the "Littlest Rebel" famous, has blossomed forth as a real ingenue this week by reason of her performance of the little bride in "Overnight" at the Empire. Critics here, as elsewhere, have indulged in much conjecture as to whether or not Mary was not older than announced, so remarkable has been her performance. Since her sojourn with the Lucille La Verne Company, all who have seen her have admitted that her age was truthfully stated. Considerable skepticism was therefore aroused when Miss Minter was cast for the role of the nineteen-year-old bride in "Overnight." But all doubt has been removed from the minds of the skeptics. Miss Minter's delineation of the part is equally as good as was her portrayal of the child.

CONFERENCE IS CALLED.

It Will Work to Prevent Disaster to South's Cotton Crop.

RALEIGH, N. C., August 25.—After a conference with representative farmers, bankers and manufacturers held here to-day, Governor Craig telegraphed the Governors of Georgia, Florida, Louisiana, Mississippi, Oklahoma, Arkansas and Tennessee requesting them to meet with him and appoint fifty delegates from each State at a conference to be held in Atlanta September 3 to devise plans for saving from sacrifice, and prevent, if possible, the threatened disaster to the cotton crop of the South. The North Carolina executive is expecting favorable replies from each of the Governors addressed, and there is little doubt that the meeting will be held.

AUCTION SALES—Future Days.

BY VIRGINIA AUCTION CO.
AUCTIONEERS,
616 East Broad Street.

HOUSEHOLD GOODS, FIDUCIARY SALES, ETC.
REGULAR AUCTION SALES
MONDAY, THURSDAY and SATURDAY
at 10:30 A. M.
Consignments of all kinds solicited.

THE VALENTINE AUCTION CO.
PHONE MADISON 1906
618 EAST BROAD ST

RECEIVER'S AUCTION SALE STOCK AND FIXTURES RICHMOND CASH MEAT MARKET, INC., BANKRUPT.

Pursuant to an order of the District Court of the United States for the Eastern District of Virginia in the matter of the Richmond Cash Meat Market, Inc., bankrupt, entered on the 24th day of August, 1914, I will sell on the premises,
NO. 328 NORTH SIXTH STREET,
TUESDAY, SEPTEMBER 1, 1914,
at 12 o'clock noon,
in lots to the trade, the stock and fixtures of above concern, consisting of about 125 pounds Ham, 245 pounds Bacon, 140 pounds Cheese, 200 pounds Canned Meat, 250 pounds Salt Meat, 7½ dozen Eggs, 2 tierces Lard, Canned Peaches, Tomatoes, Corn, Succotash, etc., in original cases. Large quantity of Wrapping Paper and Trays, Twine, etc.

FINE FIXTURES.

Four new Angledile Scales, Refrigerating Show-case, four square Meat Blocks, American Slicing Machine, improved National Cash Register, Iron Safe, Beam Scales, Tile Top Meat Counters, Meat Racks, Electric Fans, Meat Tools, Bicycle, Butcher's Refrigerator, Haboot Meat Grinder, Tables, etc.; also book accounts.

Sale positive. Terms cash.

ALFRED J. KIRSH,
Receiver, 513-15-17 Mutual Building.
THE VALENTINE AUCTION CO.,
Auctioneers.

FOR SALE—Real Estate.

If You Have

houses or flats to rent out list them with us now. Our list is greatly reduced, and we cannot supply demand. Prompt and certain settlements with owners.

Service—Security—Satisfaction.
RICHMOND TRUST & SAVINGS CO.,
Real Estate Department,
O. A. Hawkins, Manager,
Main and Seventh Streets.

FOR RENT—Apartments.

FOR RENT.

A Choice Flat

of 8 rooms, strictly modern, convenient to car line. Reduced rent to quick tenant.
RICHMOND TRUST & SAVINGS CO.,
Real Estate Department,
Main and Seventh Streets.

FOR RENT—Houses

ATTRACTIVE

Rent List

Just from printer.
Apartments, dwellings, flats.
CALL, PHONE, WRITE.
"Collection of Rents and the Rental Business our Specialty."
McVeigh & Glinn

RENT ACCOUNTS.
FOR PROMPT RETURNS
Place With
McVeigh & Glinn

Capital
$2,000,000
Surplus
$1,000,000
Perfect Protection
First National Bank
Ninth and Main.

Our Home Company
INCORPORATED 1832.
Virginia Fire & Marine Insurance Co.
WE INVITE YOUR SCRUTINY
AND SOLICIT YOUR PATRONAGE
Assets - - - - - - - - $1,730,370.00

Now Is the Time
to come in and open that account or increase the one you already have here!

We solicit personal and savings accounts, which are subject to check in usual way, and allow 3 per cent interest.

Virginia Trust Co.
1106 East Main Street,
RICHMOND, VA.
Our Own Resources - - - $2,700,000.00
Investments Held in Trust - $5,000,000.00

Before You "Close" for Your Winter Apartments, Inspect

Monroe Terrace Apartments

Housekeeping $900 up. Bachelor $300 up.
Corner Franklin and Laurel Streets.
Opposite Beautiful Monroe Park.
Everything That Makes for Convenience and Comfort.

No Water Bills
No Light Bills
No Fuel Bills
No Ice Bills

Unexcelled location; large airy rooms; closets and baths; shades and awnings; elevator and janitor service; refrigeration; stationary wash tubs.

EXCELLENT CAFE SERVICE AT YOUR COMMAND.
Write for Plat or Apply

Monroe Terrace Corporation
Phone Madison 5574 917 East Main Street
Or Green & Redd, Agents.