SPECULATION ENTIRELY ELIMINATED FROM ISSUE

New York City Bonds Are Offered as High-Grade Investment Directly to Buyers.

NO CHANCE FOR PROFIT

Success of Issue Is Guaranteed by Underwriting Syndicate Which Includes All the Banks—Action Has Favorable Effect on Market.

BY BROADAN WALL.

New York, September 17.—For the first time in the history of Wall Street a large and important offering of high-grade securities has been made to the public with speculation entirely eliminated. The $100,000,000 New York City 6 per cent revenue bonds and corporate stock notes are offered to the public without a bankers' commission, an exhibition of civic patriotism not overcommon. At the same time the success of the issue is assured by an underwriting syndicate, which includes all the banks.

Investors who have funds may subscribe directly, but the idea of paying an instalment and selling the subscription at a profit is impossible, as no outside market exists. Nor may the speculator pay a portion of his allotment and borrow the balance from his bank. This the bank will not permit. It is a clear case of a high-grade investment directly offered to the individual or institution with funds, without the hoodoo hope for the speculator to turn profit.

The action of the bankers had an immediate and favorable effect on the investment market. Several bond deals were put through the clearing-house by Stock Exchange houses at official prices.

London has taken the initiative in checking German liquidation of American railroad shares. According to to-day's cables, the London Stock Exchange will shortly issue a decree after which certificates in German or Austrian names will not be a good delivery at London. This will necessitate the shipment of securities to New York, and a retransfer before they can be used in London. As German and Austrian houses were heavy sellers of our stocks immediately preceding the closing of the exchange, this measure will probably be effective in deferring the settlement of these contracts for a considerable period.

Speaking of the transfer of stocks, the transfer agents in New York frequently entangle themselves in their own red tape. To be a good transfer, in the parlance of the Street, stocks must be guaranteed by a Stock Exchange firm or member.

Securities that had been paid were recently delivered by the receivers of a failed firm, but in one or two cases transfer clerks have refused to recognize the signatures of the official appointed. This is an injustice to the public, which might easily be remedied.

Trading in shares through the clearing-house and on the curb was practically at a standstill to-day, buyers holding off to see the effect of the New York City bond issues on the investment.

New York, September 17.—Weakness of foreign exchange, which fell to lowest quotations since the outbreak of the war, was the most significant development to-day in the general financial situation.

Gold bills were in better supply, and offerings of cotton bills on Berlin constituted a new feature of the exchange market. Gossip centred largely around the New York City loan and its attendant features. The most conservative opinion was that Europe would take at least 25 per cent of the issue.

The better sentiment extended to the curb, private sales of Standard Oil issues being reported at prices on a parity with those of July 20.

Adverse news was contained in the passage of the International Harvester common dividend, similar action by the Crucible Steel Company on its preferred stock, and more curtailment of operations by several of the Michigan Copper Company, in every instance these conditions were traceable to the foreign situation.

New York, September 17.—Mercantile paper, 7. Sterling exchange weak; cables, $4.96½; for demand, $4.98. Bar silver, 52⅞.

COTTON MARKETS.

New York, September 17.—It was officially announced by the conference committee of the Cotton Exchange to-day that 250 bales in December contracts had been liquidated by ballot at 9.90, presumably against yesterday's transactions in Liverpool. This was followed by reports late in the afternoon that another 500 bales would be liquidated at the new price of 9.80 for December, to-day, making a total of 1,800 bales liquidated so far on the movement, and the committee issued a notice of members reiterating the terms of the original agreement that sales in the Liverpool ballot must be accompanied by purchases here, as evidence that sales abroad were of unhedged cotton, if not against spots. No official statement was made as to the details of the proposed syndicate plan of liquidation.

The price of spot cotton in Liverpool was reduced twenty points in keeping with the reduction in the price of futures, while Southern advices indicated continued steadiness in primary markets. A private crop report made the condition 76.6, against 76.9 two weeks ago, and 8 per cent last year.

Port movement—Exports, 1,598 bales; stock, 8,409 bales.

Total to-day at all ports—Net receipts, 10,875 bales; exports, 4,847 bales; stock, 299,932 bales.

Total for week—Net receipts, 35,491 bales; exports, 8,811 bales; stock, 299,932 bales.

Total for season—Net receipts, 172,082 bales; exports, 28,156 bales.

NEW YORK PRODUCE EXCHANGE.

New York, September 17.—Raw sugar, easy; molasses, nominal; refined, steady. Butter and cheese, steady. Cotton-seed oil was quiet, with prices steady, owing to the firm crude situation and absence of pressure. There were tenders of 2,000 barrels against September contracts, 5,000 barrels. Final prices were two points lower to one point higher. The market closed steady. Spot, $5.90@$6.10; September, $5.85@$5.90; October, $5.85@$5.90; November, $5.90@$6.00; December, $5.90@$6.00; January, $5.95@$6.00; February, $6.00@$6.10; March, $6.05@$6.20; April, $6.10@$6.20.

LOCAL MARKET QUOTATIONS.

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

Richmond, Va., September 17, 1914.

ACTUAL WHOLESALE QUOTATIONS ON MARKET.

LIVE POULTRY.			
Chickens, choice, small, lb.	17	@	18
Chickens, choice, medium, lb.	17	@	18
Hens, per lb.		@	16
Roosters, each	35	@	40
Geese, fat, large, each	75	@	80
Geese, small, each	50	@	75
Ducks, large, young, lb.	14	@	15
Ducks, small, young, lb.	12½	@	14
EGGS—Crated.			
In crates, nearby, fresh, doz.	26	@	27
Guinea eggs, doz.		@	18
BUTTER.			
Creamery, choice, fresh, lb.		@	30½
Merchants' fair, per lb.	20	@	25
LIVE STOCK.			
Veals, choice to fancy, lb.	9	@	10
Veals, poor to fair, lb.	8	@	9
Calves, runners, lb.	5	@	6
Sheep, lb.	4	@	5
Lambs, spring, lb.	7	@	8
COUNTRY-CURED BACON.			
Hams, well smoked, small, lb.	22	@	23
Hams, well smoked, large, lb.	19	@	20
Sides, well smoked, lb.	14	@	15
Shoulders, well smoked, lb.	14	@	15
HIDES.			
Dry flint, lb.		@	24
Dry salt, lb.		@	22
Green, salt, per lb.		@	12½
Green, lb.		@	12½
Green, damaged, per lb.	6	@	8
Tallow		@	6
Beeswax		@	31

MARKET CONDITIONS.

Eggs—Market, little dull, but prices holding up, receipts heavier. Chickens—Receipts heavy, market unsteady, outlook lower, moving slow. Butter market 2c lower; receipts moderate, selling fine. Country meats of all kinds scarce and wanted. Hides—Market in splendid shape and selling immediately on arrival. Veals continue scarce and selling finer than ever in this line. All live stock selling fine and in good demand.

CHICAGO GRAIN MARKETS.

Chicago, September 17.—Wheat prices had serious timidity to contend with, but it was not officially settled until after trading hours that Germany's answer to President Wilson's offer of mediation was noncommittal. There was a nervous feeling at the close, with prices 1@2c under last night. Corn suffered a net loss of 1⅝@1⅞c, and oats of 1@1⅛c. Provisions finished unchanged to 22½c down.

Leading futures ranged as follows:

	Open.	High.	Low.	Close.
WHEAT—				
September	1.08½	1.08½	1.07	1.07¼
December	1.11½	1.11⅞	1.09	1.10
May	1.18	1.18	1.16	1.16¼
CORN—				
September	76	77½	76	76¾
December	77½	78½	76½	77½
May	79½	80½	78½	78⅞
OATS—				
September	47	47½	46½	46¾
December	50½	50¾	49½	49⅞
May	52½	52⅞	51½	51⅞
PORK—Per bbl.				
September				21.85
January	20.90	20.90	20.50	20.55
LARD—Per 100 lbs.				
September				9.97
October	9.95	9.97	9.85	9.87
January	10.17	10.17	9.95	10.00
SHORT RIBS—Per 100 lbs.				
September	11.90	11.92	11.82	11.82
October	11.07	11.07	10.95	10.95
January	10.32	10.32	10.12	10.15

Cash grain closed: Wheat—No. 2 red, $1.05@$1.10; No. 2 hard, $1.08@$1.10. Corn—No. 2 yellow, 79@79½. Oats—Standard, 48½@49.

RICHMOND GRAIN MARKET.

WHOLESALE QUOTATIONS ON 'CHANGE.

Richmond, Va., September 17, 1914.

WHEAT—Car lots.			
No. 2 red, Western		@	1.16
No. 2 red, Virginia		@	1.14
No. 3 red		@	1.15
Virginia, bag lots	1.00	@	1.101
Virginia, bag lots (for seed)		@	1.15
CORN—Car Lots.			
No. 2 white		@	88
No. 3 white		@	87
No. 2 mixed		@	86
No. 3 mixed		@	85
Virginia, bag lots	86	@	88
OATS—Car Lots.			
No. 2 mixed		@	52
No. 3 mixed	51	@	
No. 2 white		@	54
No. 3 white	52	@	
Winter seed, bag lots	55	@	65
RYE—Car Lots.			
No. 2 rye		@	98
No. 3 rye	95	@	
Virginia, bag lots	93	@	95

RICHMOND HAY MARKET.

Richmond, Va., September 17, 1914.

Following are the quotations on the Richmond Hay Exchange:

No. 1 timothy	19.50	@	20.50
No. 2 timothy	18.00	@	
No. 3 timothy	15.00	@	
Light clover, mixed		@	19.00
No. 1 clover, mixed	18.00	@	
No. 1 clover, mixed	14.00	@	15.00
No. 1 clover		Nominal.	
No. 2 clover		Nominal.	
Sample hay		Nominal.	
STRAW—Compressed		@	9.00
Loose-pressed, large bales	10.00	@	10.50
MILLFEED—			
Shipstuff, winter		@	26.00
Bran, winter		@	26.00
Shipstuff, spring	26.00	@	
Bran, spring	25.00	@	

CATTLE MARKETS.

Chicago, September 17.—Hogs, higher; bulk of sales $8.70@$9.05; light, $8.50@$9.35; mixed, $8.40@$9.35; heavy, $8.25@$9.30; rough, $8.15@8.30; pigs, $5.60@$9.00. Cattle, lower. Beeves, $7.00@$11.85; steers, $6.35@$9.25; stockers and feeders, $5.70@$8.25; cows and heifers, $3.90@$8.25; calves, $8.50@$12.00. Sheep, lower. Sheep, $5.60@$6.15; yearlings, $6.75@$7.75; lambs, $7.40@$8.85.

MISCELLANEOUS MARKETS.

DRY GOODS MARKET.

New York, September 17.—Cotton goods market to-day was quiet and fairly steady. Cotton yarns for weaving purposes were in better demand. Raw silk was easy. More inquiries for wool and cotton merchandise for war purposes were reported.

NAVAL STORES.

Savannah, September 17.—Turpentine, nominal, 45½; no sales; receipts, 333; shipments, 17; stocks, 28,981. Rosin, nominal; no sales; receipts, 1,167; shipments, 112; stocks, 109,324. Quote: A, B, 250.

CONSIDERABLE MUSCLE UNDER WHEAT MARKET

Despite Showing of Strength, Day's Dealings Show Loss in Prices. Bears in Full Control.

[Special to The Times-Dispatch.]

CHICAGO, September 17.—The wheat market acted as if there was considerable muscle under it, but, notwithstanding this fact, there were losses of 1 3-4 to 2 cents for the day. There were hedging sales at both Chicago and Minneapolis, and these transactions will continue for a time to cut a swath in the matter of price making. The bears were in full control of the wheat pit after the opening, and the more daring bull speculators who attempted to hold the market up around a certain level were made to run for their lives when prices started downward, and there was no way of checking the break until they had spent their force.

One of the features of the wheat market was the strength shown at Liverpool, where there were advances of 1 to 1 1-2d. According to a public cable received from Liverpool, the principal reason for the hardening tendency of foreign wheat markets was due to the large demand from millers, and the diminution in the offerings from the United States and Canada.

The export business in cash wheat at Chicago was 400,000 bushels, and while it was said that vessel room was chartered for 800,000 bushels, most of the latter was old business.

There was further talk to-day of the spring wheat farmers holding on to their wheat tightly unless they are paid higher prices, and it is generally believed in the Southwest that farmers will not sell their grain at the present prices.

There has been considerable rain in the spring wheat country, and this had lead to a great deal of talk of the reduction of the movement. Wet weather has delayed the threshing no little, but claims are made that considerable wheat is to come out of the hands of renters and the smaller owners of farms, and that this will be rushed to market as rapidly as possible.

Corn showed more or less weakness, and final prices of the day were 1 3-8 to 1 7-8c lower. The market seemed to lack leadership as well as short interest, and the volume of trade in wheat and oats overshadowed that of corn, and it is expected that this condition will continue for some time. The undertone was weak all day, and there was an absence of new buying power which was noticeable during the entire day. Cash demand was small at Chicago, and prices were 3-4 to 1c lower.

Oats suffered recessions of 1 to 1 1-8c, and this, too, in the face of considerable talk of heavy purchases and heavy chartering of steamers for shipment of this grain abroad. Six full cargo steamers were taken at Baltimore for France, the total being 2,000,000 bushels in round numbers, and two small boats were taken there for Norway for heavier grains. Cash sales were 400,000 bushels—mainly for export.

MINERS ACCEPT TERMS

They Vote in Favor of Three Years' Truce in Colorado.

TRINIDAD, COL., September 17.—The Colorado miners' convention late yesterday voted to accept the proposal indorsed by President Wilson for a three year truce in the Colorado strike. The vote, which came after two days' debate, was 83 to 8.

Colorado mine owners have called a meeting for Saturday to consider the same proposal.

After the convention adjourned, officers of the United Mine Workers of America, sent President Wilson a telegram announcing the strikers were ready to return to work under the three year truce treaty drawn up by Federal mediators.

Under terms accepted by the miners, a three year truce is to be declared; the miners are to waive union recognition, but are permitted to maintain their organization; the workmen are permitted to have grievance committees with the right of appeal to a commission appointed by the President of the United States in event that the grievance committees are unable to settle disputes with their employers.

MEN WHO WORE THE GRAY GATHER AT BRISTOL

[Special to The Times-Dispatch.]

BRISTOL, VA., September 17.—The nineteenth annual reunion of men who wore the gray in the Civil War, serving in regiments of Southwest Virginia and East Tennessee, was held here today, with about 400 of the gray-haired, battle-scarred heroes in attendance. It was a day for reviving memories of mighty struggles, and the veterans had a delightful day of such memories to cheer them in the waning period of their lives. They listened to stirring addresses by Judge Samuel W. Williams, former Attorney-General of Virginia, and Judge Frank Wilson, of the State Supreme Court of Tennessee. Captain Frank Moses, State pension examiner, was also present, having come from Knoxville, Tenn., to spend the day with comrades.

Due to the thoughtfulness of the Daughters of the Confederacy, the visiting comrades, who were guests of the S. V. Fulkerson Camp, were served a sumptuous dinner in the courthouse. This was followed by the speech of Judge Wilson, and by the distribution of badges of honor by the Daughters.

This reunion was in wide contrast to the first one, which was held nineteen years ago. On the occasion of the first reunion upwards of 1,000 Confederates were in attendance.

STOCK BROKERS PROTEST AGAINST SPECIAL $50 TAX

Declare Exchanges Are Closed Throughout Country, and Their Business Is Demoralized.

MATTER WILL COME UP TO-DAY

Leaders Hope to Have Revenue Bill Ready Next Week—Filibuster by Republicans May Keep Congress in Session Until After Election.

WASHINGTON, September 17.—Stock brokers are protesting against the proposal to include in the war revenue bill now being drafted a special tax on them of $50 a year. Such a tax was levied in the war revenue act of the Spanish-American War, which the Democratic caucus authorized the Ways and Means Committee to emulate. The stock brokers say stock exchanges are closed throughout the country because of the war, and that their business is demoralized.

The matter will be taken up tomorrow, when the committee expects to receive from the Treasury Department estimates of revenue to be derived from special and stamp taxes proposed to be levied. Several members of the committee maintain that the brokers' tax should be included, because the brokers have not closed their offices.

Some members desire to exempt checks from the proposed 2 cent stamp tax if the Treasury estimates show that $100,000,000 in revenue can be raised without them. Great increases in land transactions and insurance business since the Spanish War, they believe, will afford sufficient stamp tax revenues.

If it is found undesirable to eliminate all checks, it may be decided to exempt all checks of $50 or less. The princopal reason advanced for this exemption is that it would relieve the banks and merchants from annoying detail, and also relieve from the tax burden persons of small means.

Administration leaders hope to have the revenue bill ready for debate in the House early next week.

Senate Republicans believe their filibuster against the river and harbor bill and fight against the war tax will keep Congress in session until after the November election. As an indication of their confidence in this, Senator Gallinger, the minority leader, announced to-night he would leave for New Hampshire to-night to carry on his campaign for re-election. House Republicans have called a conference for to-morrow night.

SENATE FILIBUSTER MET FIRST CHECK.

WASHINGTON, September 17.—The Senate filibuster against the river and harbor appropriation bill, met its first effective parliamentary check to-day when a precedent was revived from the records of the Fifty-first Congress to hamper those who are trying to talk the bill to death.

The precedent is a ruling made by Former Vice-President Levi P. Morton, that a Senator occupying the floor could not "yield" to another except by unanimous consent. It was invoked to force Senator Kenyon, who was in the fourth day of a speech against the bill to continue talking himself in order to hold the floor, instead of yielding to other opponents of the bill in order to secure a few minutes rest.

Senator Bryan, of Florida, made the point and quoted Vice-President Morton's ruling, which was made during a Democratic filibuster against the Force bill of 1891. Senator Robinson, occupying the chair, sustained the point of order, and the Senate by a vote of 28 to 21 laid on the table an appeal from the decision made by Senator Smoot. Six Democrats voted with the Republicans against the ruling.

The decision provoked an outburst of protest. Senator Kenyon denounced the Democrats for "putting on a gag rule to force a vote in this pork barrel bill."

A short time later, a similar situation again arose, and Senator Pomerene, then in the chair, declined to rule on the point of order made by Senator Sheppard, who endeavored to prevent Senator Kenyon from yielding to Senator Clapp. Senator Pomerene said he again would submit the question to the Senate. A debate on the point of order was interrupted by an executive session, and the Senate will vote on the proposal again tomorrow.

McCullers—Williams.

[Special to The Times-Dispatch.]

CHARLOTTESVILLE, VA., September 17.—Dr. Vaden L. McCullers, of Mucklow, W. Va., and Miss Bessie Williams, daughter of Mr. and Mrs. W. P. Williams, of Keswick, this county, were married to-day at the home of the bride, the Rev. James E. Cook, pastor of the South Plains Presbyterian Church, of Keswick, officiating. Mrs. Wythe Overton Dabney, sister of the bride, was matron of honor, and Lake Bobbitt, of Mucklow, best man. Little Dorothy Dabney, niece of the bride, carried the ring on a silver tray. Following the ceremony, an informal reception was tendered the bride and groom at her home. Mr. and Mrs. McMullers left on the 7:30 train this evening, over the Southern, for an extended Northern trip.

TO REDUCE COTTON ACREAGE

Plan for Federal Taxation Will Be Considered To-Day.

WASHINGTON, September 17.—Members of the congressional cotton conference committee to-night postponed until to-morrow consideration of plans suggested by a special committee for Federal taxation to restrict the production of cotton next year.

Owing to the failing markets this year, because of the war, it is deemed imperative by Senators and Representatives from cotton-growing States that there should be a short crop next year, in order to avert a surplus and demoralization of prices.

A special committee, composed of Senators Williams, White and Clarke, of Arkansas, and Representatives Hardwick and Burgess, has reported that Federal imposition of a prohibitive tax on production would be constitutional. They propose that a tax of 10 cents a pound should be levied next year on all cotton in excess of 50 per cent of this year's production, or that a tax of $20 an acre should be assessed on acreage planted with cotton in excess of 50 per cent of this year's acreage.

The cotton conference is to discuss the advisability of submitting a bill to Congress.

COMMISSION APPOINTED

Will Work Out Plans to Expand Latin-American Trade.

WASHINGTON, September 17.—Secretary Redfield has named the following to act with a committee of the National Foreign Trade Council in working out plans to expand trade with Latin America and meet emergencies thrust upon the Western Hemisphere by the European war:

"William A. Gaston, a Boston banker; Harry A. Wheeler, a Chicago banker; Alba B. Johnson, president of the Baldwin Locomotive Works, of Philadelphia; Robert Dollar, of San Francisco; John Barrett, of the Pan-American Union; W. B. Simmons, of St. Louis; Fairfax Harrison, president of the Southern Railway; Lewis W. Parker, a cotton manufacturer of Greenville, S. C.; W. B. Campbell, of Cincinnati, and Dr. Clarence W. Owens, of the Southern Commercial Congress.

Secretary Redfield was authorized to name the committee at a conference between South American diplomats and American business interests in Washington several days ago.

AWARD HEAVY DAMAGES FROM RAILROAD COMPANY.

LYNCHBURG, VA., September 17.—In the Federal Court this afternoon the jury in the case of O. J. DeMastes, vs. the Virginia Railway returned a verdict for $10,000, subject to a credit of $200, which already has been paid by the defendant company.

Motion was made by counsel for the defense for a new trial on the ground that the verdict was contrary to the law and evidence, but this was overruled by Judge Waddill, who did not think the verdict excessive.

The plaintiff, who was a brakeman on the Virginian was injured in a collision several months ago near Keever, Campbell County. He established a claim of permanent disability. The suit was brought for $50,000 damages. Mr. DeMastes resides at Victoria.

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VIRGINIA NAVIGATION CO.—James River by daylight for Norfolk, Old Point, Newport News and all James River landings, Monday, Wednesday and Friday at 6:30 A. M. Freight received for all James River points.

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Thirteenth Session Begins Thursday, September 17.
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Primary Department for Boys Seven Years of Age.
The Dean is at his office in the Academy Building. Telephone Randolph 1589.
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The School will be open for inspection to parents and friends Tuesday, September 29th.
New location at Westhampton. Stop 25, Westhampton Line, corner of Three-Chopt Road and Henri Street.
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Successful pupils are a teacher's best recommendation.

BANK STATEMENTS. BANK STATEMENTS.

STATEMENT OF THE FINANCIAL CONDITION OF

The Union Bank of Richmond

LOCATED AT RICHMOND, IN THE COUNTY OF HENRICO, STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS SEPTEMBER 12, 1914, MADE TO THE STATE CORPORATION COMMISSION.

RESOURCES.

Loans and discounts	$1,587,003 00
Overdrafts, unsecured, $211.81	211 81
Bonds, securities, etc., owned, including premium on same	361,293 27
Banking house and lot	50,000 00
Exchanges for clearing-house	39 77
Other cash items	00
Due from national banks	22,981 25
Paper currency	1,991 00
Fractional paper currency, nickels and cents	39 97
Gold coin	935 00
Silver coin	231 00
Total	$2,027,654 08

LIABILITIES.

Capital stock paid in	$ 219,759 00
Surplus fund	300,000 00
Undivided profits, less amount paid for interest, expenses and taxes	189,862 92
Individual deposits, including savings deposits, 60-day notice	1,199,960 66
Time certificates of deposit, 60-day notice	12,146 50
Certified checks	1,931 00
Bills payable, including certificates of deposit representing money borrowed	50,000 00
Reserved for accrued interest on deposits	16,000 00
Reserved for accrued interest on certificates of deposit	1,000 00
Reserved for accrued taxes	15,000 00
Total	$2,027,654 08

I, Geo. W. Call, Cashier, do solemnly swear that the above is a true statement of the financial condition of the Union Bank of Richmond, located at Richmond, in the County of Henrico, State of Virginia, at the close of business on the 12th day of September, 1914, to the best of my knowledge and belief.

GEO. W. CALL, Cashier.

Correct—Attest:
R. T. ARRINGTON,
S. W. TOMPKINS,
GORDON WALLACE,
Directors.

State of Virginia, City of Richmond:
Sworn to and subscribed before me by Geo. W. Call, Cashier, this 17th day of September, 1914.
J. L. DE TREVILLE,
Notary Public.
My commission expires July 9th, 1916.

REPORT OF THE CONDITION OF

Planters National Bank

OF RICHMOND, AT RICHMOND, IN THE STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS, SEPTEMBER 12, 1914.

RESOURCES.

Loans and discounts	$6,235,785 58
Overdrafts, secured and unsecured	6,956 98
U. S. bonds to secure circulation	300,000 00
Other securities to secure circulation	400,000 00
U. S. bonds to secure U. S. deposits, $106,000.00	106,000 00
Other bonds to secure U. S. deposits, $65,000.00; to secure postal savings, $9,000.00	74,000 00
Bonds, securities, etc. (other than stocks)	38,317 50
Banking-house, furniture and fixtures	144,826 62
Due from national banks (not reserve agents)	236,999 79
Due from State and private banks and bankers, trust companies and savings banks	213,705 62
Due from approved reserve agents in central reserve cities, $503,262.84; in other reserve cities, $356,888.23	904,151 10
Checks and other cash items	2,700 15
Exchanges for clearing-house	17,263 41
Notes of other national banks	18,050 00
Fractional paper currency, nickels and cents	2,093 70
Lawful money reserve in bank, viz.:	
Specie $129,744 90	
Legal tender notes 320,000 00	449,744 90
Redemption fund with U. S. Treasurer (5 per cent of circulation)	33,500 00
Due from U. S. Treasurer	3,500 00
Total	$9,608,280 63

LIABILITIES.

Capital stock paid in	$ 300,000 00
Surplus fund	1,000,000 00
Undivided profits, less expenses and taxes paid	564,977 88
Reserved for taxes	3,500 00
National bank notes outstanding	670,000 00
Due to other national banks	497,809 20
Due to State and private banks and bankers	371,559 56
Due to trust companies and savings banks	125,880 09
Due to approved reserve agents in central reserve cities, $6,585.01; in other reserve cities, $55,153.73	62,038 74
Individual deposits subject to check	5,638,795 88
Demand certificates of deposit	97,769 18
Certified checks	17,759 28
Cashier's checks outstanding	7,007 50
United States deposits	216,214 98
Postal savings deposits	4,781 98
U. S. bonds borrowed without furnishing collateral security for same	22,000 00
Other bonds borrowed without furnishing collateral security for same	52,000 00
Reserved for interest	10,188 36
Total	$9,608,280 63

State of Virginia, City of Richmond, ss:
I, Richard H. Smith, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

RICHARD H. SMITH,
Cashier.

Correct—Attest:
JAMES N. BOYD,
J. J. MONTAGUE,
JAQUELIN T. TAYLOR,
MORTON B. ROSENBAUM,
HENRY W. ANDERSON,
Directors.

Subscribed and sworn to before me this 17th day of September, 1914.
W. W. NEALE,
Notary Public.
My commission expires January 24, 1916.

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Our Home Company
INCORPORATED 1832.
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WE INVITE YOUR SCRUTINY
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