It is just a common cold, people say, there's no danger in that. Admitting their statement, then there are *uncommon* colds, colds which are dangerous; for many a fatal sickness begins with a cold. If we could tell the common cold from the uncommon we could feel quite safe. But we can't. The uncommon variety is rarely recognized until it has fastened its hold on the lungs, and there are symptoms of consumption.

At the first symptoms the careful person will heed the warning by taking a mild laxative; some vegetable pill that will not disturb the system or cause griping. About the best is "Dr. Pierce's Pleasant Pellets." If the cold starts with a cough, and it persists then some local treatment for this condition should be taken. A well known alterative extract, which has been highly recommended by thousands of users, is Dr. Pierce's Golden Medical Discovery. This tonic compound is composed of an extract of roots and herbs and has a soothing effect upon the mucous membrane, allays the irritation and at the same time works in the proper and reasonable way, at the seat of the trouble—the stagnated or poisoned blood.

It contains no alcohol to shrivel up the blood corpuscles, but makes pure rich red blood.

Dr. Pierce's 1000-page illustrated book, "The Common Sense Medical Adviser," is sent free in paper covers on receipt of 21 one-cent stamps to pay cost of mailing *only*. For 31 stamps the cloth-bound volume will be sent. 1008 pages. It was formerly sold for $1.50 per copy. Address Dr. R. V. Pierce, Buffalo, N. Y.

Teach Children to Save

Teach your children the benefits of systematic saving by giving them a savings account here. One Dollar will open the account and it's constant growth from small deposits and accruing interest will be a valuable object lesson in the real value of money.

Our Savings Institution makes a specialty of BANKING BY MAIL, making banking easy and convenient for you. Your name on a postal card will bring full information. Send it today.

Planters National Bank

Savings Dept., Richmond, Va.

CAPITAL - - - $500,000
SURPLUS AND PROFITS - - 500,000

NEW CROP

Garden Seed

LANDRETH'S

FERRY'S and

CROSMAN'S.

PRICES GUARANTEED.

AT

M. M. LEWIS

The Leading Druggist,
Fredericksburg, Va.
Phone 19.

MAGRATH & CHESLEY

Wholesale Grocers

AND DEALERS IN

Miners' Supplies, Etc

AGENTS FOR

Baker's HIGH-GRADE Fertilizers

CORRESPONDENCE SOLICITED

P. M'CRACKEN, BRO. & CO.,

—WHOLESALE AND RETAIL—

GROCERS and LIQUOR DEALERS.

Offer Ten Thousand Gallons PURE RYE and BOURBON WHISKIES from the following well known distilleries, Graft & Co., of Ohio. Boone County Distilling Co., of Kentucky. Monticello Distillery, of Maryland, and W. F. Gray, of Pennsylvania.

Agents for Bergner & Engle's Lager Beer. They also offer Staple and Fancy Groceries, Agricultural Implements, Seeds, Guano and Cement.

IF YOU WANT PURE GOODS...

Call and see Mrs. J. F. Monroe before buying. I will mention a few of my brands—

	Per Gallon.
Old Kentucky Taylor, Rye Whiskey	$4 00
Royal Velvet, Rye Whiskey	4 00
Buckwalter Whiskey	4 00
Old Jefferson County Kentucky Rye	2 00
Glenmore, Rye Whiskey	2 00
Indian Hill Whiskey	2 00
Cherokee Springs Whiskey	2 00
Kentucky Rye Whiskey	2 00
Apple Wood Whiskey	2 00
Marshall, Rye Whiskey	2 00
Chester, Rye Whiskey	1 75
Excelsior, Rye Whiskey	1 50

MRS. J. F. MONROE,

313 Commerce St., - - Fredericksburg, Va.

I carry the largest and most complete line of

Building Material

in Fredericksburg. Six buildings, not including sheds, all full. I carry in stock dressed N. C. and Georgia pine, flooring, ceiling, partition, casings and boards any length. Also sash, doors, blinds, mouldings, mantles, columns, brackets, balusters and everything for interior and exterior finish. Laths, lime, plaster, cement and hair, paints, oils, glass, fire clay, sewer pipe, builders' hardware and saw-mill supplies. Prospective buyers and contractors will do well to examine my stock and

GET MY PRICES

before buying. Correspondence solicited.

O. D. FOSTER

NATIONAL BOULEVARD.

OFF FOR PORTSMOUTH

Russian and Japanese Peace Envoys Met on the Mayflower.

PRESENTED BY MR. ROOSEVELT

American Officials Extended Cordial Greetings to Diplomats and Did Everything Possible to Facilitate Peace Conferences.

Oyster Bay, L. I., Aug. 5.—The Japanese peace envoys, headed by Baron Komura, and the Russian plenipotentiaries, headed by M. Sergius Witte, were presented to each other by President Roosevelt on the Mayflower at Oyster Bay. They then sailed for Portsmouth, the Japanese on the Dolphin, and the Russians on the Mayflower.

The president and the state and navy departments united to extend a cordial greeting to the plenipotentiaries and to facilitate in every possible way their mission of peace. Every honor due to their rank was paid to the envoys, and the cordiality of the greeting by the president on behalf of the American people left nothing to be desired.

When President Roosevelt boarded the Mayflower he was greeted with a presidential salute of 21 guns and his pennant was broken out at the forepeak. As soon as his flag was displayed, the Japanese plenipotentiaries, Baron Jutaro Komura, minister of foreign affairs, and Kogoro Takahira, minister of Japan to the United States, and their suite proceeded to the Mayflower in launches from their cruiser. As they went over the side a salute of 19 guns was fired in their honor, the crew dressed ship and they were received on deck by Commander Winslow and his officers in special full dress uniform. They were escorted to the handsome main cabin, where Assistant Secretary Peirce presented the envoys and each member of their suite to the president.

At the conclusion of this ceremony the Russian plenipotentiaries, Sergius Witte, president of the committee of ministers, and Baron Rosen, the Russian ambassador to the United States, accompanied by their suite, boarded the Mayflower, and in the same formal manner were received and presented to the president.

The envoys of the two powers were then presented formally to one another, when every effort was made by President Roosevelt and Assistant Secretary Peirce to render the ceremony as natural and easy as possible, in order to eliminate any embarrassment.

These ceremonies concluded, a luncheon was served. In order to avoid any unusual questions of precedence, the luncheon was a buffet collation. Thus was avoided the seating of the guests at table with the president. The party in attendance at the luncheon numbered about 25.

Shortly after the luncheon, President Roosevelt took leave of the envoys and returned to shore in a launch. His pennant was lowered and another salute was fired as he left the ship's side.

From the Mayflower the Japanese envoys and their suites were conveyed to the dispatch boat Dolphin, which was anchored nearby, the Russian envoys and their suite remaining on the Mayflower. On these ships the two sets of envoys will be conveyed to Portsmouth, N. H., where the sessions of the peace conference are to be held. Soon after the departure of the guests the Mayflower and Dolphin weighed anchor and started on their journey, convoyed by the cruiser Galveston.

TAFT PARTY AT MANILA

Their Arrival Made the Occasion of Gorgeous Water Pageant.

Manila, Aug. 5.—Secretary of War Taft and party arrived on the steamship Manchuria at 10 o'clock this morning. Their arrival was made the occasion of a gorgeous water pageant. Governor General Wright, Major General Corbin and Rear Admiral Train, with their staffs, and the official reception committee met the party when the Manchuria anchored.

The battleship Ohio, the forts and the craft in the harbor fired the regulation salute for the secretary of war. The party left the steamship and proceeded to the governor general's residence, where the official welcome was made and where the golden keys of the city were presented to Secretary Taft. Thousands of persons lined the streets, which were elaborately decorated.

Paterson's Mayor Still Missing.

Paterson, N. J., Aug. 5.—Despite the efforts of his former friends and business associates, the whereabouts of the missing mayor, William H. Belcher, of this city, have not been discovered. An investigation was begun to discover what disposition had been made of the estate of James F. Stewart, late congressman, of which Mayor Belcher was sole executor. It was valued at $10,000. In connection with the Stewart estate, it was alleged that Belcher had never paid the late congressman's funeral expenses of $250, and that Mr. Stewart's body rests in a plot owned by the cemetery company, on which no payment has been made.

DIED TO SAVE EXCURSIONISTS

Engineer Set Brakes and Plunged to Death in Water With Engine.

New York, Aug. 5.—Engineer William Mooney rolled with his engine down a steep embankment at Bayonne, N. J., into Newark Bay and was drowned. The engine plunged out of sight into deep water.

A crowded excursion train on the Central Railroad of New Jersey was left marooned and with passengers panic-stricken on a trestle above the bay, saved from the same fate dive only by a breaking coupling pin and the bravery of the lost engineer, who went to his death while in the act of setting the emergency brakes. The train was running from Atlantic City and had just passed over a bridge at moderate speed when the engine ran into an open switch and was derailed along with the tender and two baggage cars. At this point the rails are laid on a steep embankment which forms the bridge approach, and the engine and tender toppled over the embankment. The coupling pin between the tender and the first car snapped, leaving the coaches, which fortunately stopped still on the embankment. The fireman saved himself by jumping. No passengers were injured.

Dr. Woolley's PAINLESS OPIUM AND Whiskey Cure SENT FREE to all users of morphine, opium, laudanum, elixir of opium, cocaine or whiskey, a large book of particulars on home or sanatorium treatment. Address, Dr. B. M. WOOLLEY, P. O. Box 287, Atlanta, Georgia.

CASTORIA

The Kind You Have Always Bought, and which has been in use for over 30 years, has borne the signature of Chas. H. Fletcher and has been made under his personal supervision since its infancy. Allow no one to deceive you in this. All Counterfeits, Imitations and "Just-as-good" are but Experiments that trifle with and endanger the health of Infants and Children—Experience against Experiment.

What is CASTORIA

Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is Pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. It cures Diarrhœa and Wind Colic. It relieves Teething Troubles, cures Constipation and Flatulency. It assimilates the Food, regulates the Stomach and Bowels, giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

GENUINE **CASTORIA** ALWAYS

Bears the Signature of

Chas. H. Fletcher.

The Kind You Have Always Bought

In Use For Over 30 Years.

THE CENTAUR COMPANY, 77 MURRAY STREET, NEW YORK CITY.

It Has Been Hot

The sun has given us a sample of its power during the last few days. If you are going on a trip, there are a multitude of little articles essential to your comfort while away. Do you intend to remain at home? Then there are many trifles that you need to make the hot weather seem cool.

.... Do You Need ....

A Traveling Bag	Wash Dress Goods
A Suit Case	Wool Dress Goods
A Telescope	White Goods
A Trunk	Embroideries
A Trunk Strap	Laces
A Purse	Ribbons
An Umbrella	Hoisery
A Fan	Neck Ties
A Belt	Collars and Cuffs
A Wash Skirt	Boys' Waists
A Shirt Waist	Boys' Pants
A Mosquito Net	Underwear
A Wrapper	Talcum Powder
A Lap Robe	Toilet Soap
A Table Scarf	Lace Curtains
A Hat	Slippers and Shoes

And thousands of other things you can find at our store and feel confident that our prices are right and you get what you buy. All Summer Goods at Reduced Prices. Agents for the May Manton Patterns.

Wallace & Company,

FREDERICKSBURG - - - - - - VIRGINIA.

It is a Good Time

TO BE THINKING ABOUT A

Piano or an Organ

FOR YOUR HOME.

Our Prices are Low, Our Terms are Easy

We represent only reliable instruments.

We invite you to call or to write.

Adams' Book Store,

FREDERICKSBURG, VA.

WIND MILLS,

Pumps, Tanks, Rams, Iron Roofing,

Tin Roofing, Plumbing and Heating, Rubber Hose, Stoves, Gas Ranges and Flue Pipe.

WELL SUPPLIES ALWAYS ON HAND

"Let me drive your WELL and guarantee you ARTESIAN WATER or no pay."

Call and see me if you are thinking of sinking a well

GEO. W. HEFLIN.

E. J. CAIN & CO

Let us have your orders now for

Heating Your House

with steam, hot water or hot air, or for repairing your heater or stoves already in, so you will be ready when cold weather comes. We guarantee entire satisfaction.

E. J. Cain & Co.,

Commerce St., next to Hall's drug store

B. J. MARSHALL

The Largest Wholesale Grocer in Fredericksburg

Nearly everything bought in car load lots and

Special Inducements Offered Town and Country Merchants

Dealer in Lime, Cement, Plaster, and in fact everything needed by the farmer, merchant or mechanic. Also, Buyer of Wool and Grain. Remember the name and place—B. J. MARSHALL, King & Co.'s old stand, just south of the depot.

MALARIA

UNDERMINES THE HEALTH

When the germs of malaria enter the blood the entire health is affected, and if the blood is not purified of these germs and microbes, Chronic Sores and Ulcers, Liver Splotches, Chills and Fever, Boils, Aches and Pains, and a great variety of troubles manifest themselves, and soon the entire system is undermined, leaving the sufferer a prey to a most miserable, weak and nervous condition.

913 W. Market St., Louisville, Ky.

For several years I suffered with Chills and Fever, caused by Malaria in my system, and each summer for several years I would have a relapse. Finally my physician prescribed S. S. S. I took a few bottles; this was about six years ago. It entirely cured me, and I have never been troubled since. I am sure no other medicine could have given me so complete and immediate relief, and I cannot speak too highly of S. S. S. My partner in business is now taking S. S. S. for an eruption of the skin, and a general run-down condition of the system, and although he has taken but one bottle, already commences to feel better.
I. SHAPOFF.

S. S. S. contracts and drives all the poison from the blood and builds up the system by its fine purifying qualities and tonic effects. It strengthens every part, increases the appetite, helps the stomach and digestion, and by supplying the body with rich, pure blood, cures Malaria and all its disagreeable ailments. Unlike most blood medicines S. S. S. is purely vegetable. It does not contain a particle of mineral of any kind to disagreeably affect the stomach, digestion and bowels, but by cleansing and strengthening the blood, puts every part of the body in healthy condition. Book on the blood and any medical advice desired without charge.

SSS PURELY VEGETABLE.

THE SWIFT SPECIFIC CO., Atlanta, Ga.

Don't Run Chances

Of purchasing your liquor anywhere and everywhere, but always go where you are sure of getting the best and purest goods. Adulterated goods are not fit to use. We are doing the largest business in Fredericksburg, because we never misrepresent our goods and always give you your money's worth in quality and measure. We have the largest assortment of

Liquors and Tobaccos

In this section of the State.

Our store is the only place you can find the celebrated Wilson Whiskey and Canada Rye drawn from the barrel. Our brands are too numerous to mention. We have all kinds of bottled liquors and at our bar you will find all the leading brands. Call or write

STRASBURGER & SON

One Price Liquor and Tobacco House.
215-215½ and 217 10th St.

C&O ROUTE SCENIC ROUTE TO THE WEST

HOURS QUICKER THAN OTHER LINES.

R. F. & P. Ry.	Daily.	Daily.
Lv. Fredericksburg	6.21 a.	12.23 p. 8.37 p.
Ar. Doswell	7.34 a.	1.22 p. 9.36 p.
C. & O. Ry.		
Lv. Doswell	8.21 a.	2.35 p. 11.39 p.
Ar. Charlottesville	10.30 a.	4.50 p. 2.05 a.
" Staunton	12.28 a.	6.35 p. 4.23 a.
" Clifton Forge	2.40 a.	9.05 p. 6.28 a.
" Va. Hot Springs	10.10 p.	10.10 p. 7.50 a.
" White Sulphur	3.24 p.	9.27 p. 6.57 a.
" Ronceverte	3.45 p.	9.48 p. 7.18 a.
" Huntington	3.10 a. m.	12.20 p. m.
" Cincinnati	8.00 a. m.	5.00 p. m.
" Louisville	11.00 a. m.	8.00 p. m.
" Chicago	5.30 p. m.	7.10 a. m.
" St. Louis	6.28 p. m.	7.18 a. m.

Train leaving Doswell 8.24 a. m. does not run beyond Charlottesville on Sundays.

Through Pullman service to Cincinnati, Louisville, Chicago and St. Louis, where direct connections are made for the Northwest, West and Southwest.

Connections also made via Washington. C. & O. trains leave Washington westbound at 2.30 p. m. and 11.40 p. m. daily.

TO OLD POINT AND NORFOLK.

R. F. & P. Ry.		
Lv. Fredericksburg	5.50 a. m.	12.23 p. m.
Ar. Doswell	7.13 a. m.	1.22 p. m.
Lv. " C. & O.	7.25 a. m.	2.45 p. m.
Ar. Richmond	8.25 a. m.	3.30 p. m.
Lv. "	9.00 a. m.	4.00 p. m.
Ar. Newport News	10.50 a. m.	5.30 p. m.
" Old Point	11.00 a. m.	6.00 p. m.
" Norfolk	11.25 a. m.	6.25 p. m.

Parlor cars to Old Point.

For rates, Pullman reservations and other information, address

W. O. WARTHEN, Richmond, Va.
C. E. DOYLE, Gen. Manager. H. W. FULLER, Genl. Pass. Agent.

June 4, 1905.

SEABOARD

AIR LINE RAILWAY

Short line to principal cities of the South, Southwest, Florida, Cuba and Mexico.

Schedule in effect April 16th, 1905.

Trains leave Richmond, Main Street Station, daily.

9.10 a. m.—Local for Norlina, Raleigh, Hamlet and Charlotte.

7.20 p. m.—Seaboard Mail, composed of Pullman sleeping cars to Atlanta, Savannah and Jacksonville. Seaboard cafe cars are also operated on this train. They are maintained at the highest degree of excellence; also large comfortable day coaches, running without change to Florida.

9.00 p. m.—Seaboard Express, composed of Pullman sleepers to Atlanta, Savannah, Jacksonville and Tampa. Seaboard cafe cars and day coaches, running to Florida without change.

Trains arrive at Richmond, daily.

6.35 a. m.—From Florida, Atlanta and the Southwest.

4.55 p. m.—From Florida, Atlanta and the Southwest.

5.30 p. m.—From local points.

For all information as to rates, schedules and connections apply to any Seaboard agent, or to

W. M. TAYLOE, G. T. A.
H. S. LEARD, D. P. A.
830 East Main St., Richmond, Va.

Phone 405.

Southern Railway

Schedule effective July 15th, 1905.

Trains leave Washington from Pennsylvania Station.

7.35 a. m. Daily—Local for Harrisonburg, Warrenton, Danville, and way stations.

10.51 a. m. daily—Washington and Florida Limited. Through coaches and sleeper to Columbia, Savannah and Jacksonville. Dining car service.

11.15 a. m. Daily—United States Fast Mail. First-class coaches and drawing-room, sleeper to New Orleans. Dining-car service.

4.01 p. m. Week Days—Local for Harrisonburg and way stations on Manassas Branch.

4.55 p. m. Daily—Local for Warrenton and Charlottesville.

7.50 p. m. Daily—New York and Atlanta Express—First-class coach to Atlanta. Sleeper to Columbus, Ga., Mondays, Wednesdays and Fridays. Sunset Route Tourist sleeper, Washington to San Francisco.

9.50 p. m. daily—New York and Florida Express. First class coach and sleepers to Columbia, Savannah, Jacksonville. Sleeper to Augusta and Port Tampa. Dining car a la carte.

10.00 p. m. Daily—New York and Memphis Limited (via Lynchburg)—First-class coach and sleeping car to Roanoke, Knoxville, Chattanooga, Birmingham and Memphis; sleeper to New Orleans. Dining-car service.

10.45 p. m. Daily—Washington and Southwestern Limited—All Pullman trains, club and observation cars to Atlanta and Macon; sleepers to Nashville, Atlanta, Macon, Birmingham, Memphis, New Orleans. Dining car service.

TRAINS ON BLUEMONT BRANCH.

Leave Washington 8.10 a. m., 1.30 p. m., 4.45 p. m., 5.05 p. m. week days, for Bluemont. 6.28 p. m. week days for Leesburg. 9.01 a. m., 9.10 a. m. and 6.28 p. m. for Bluemont Sundays only.

Through trains from the South arrive, Washington 6.42 a. m., 6.52 a. m., 9.40 a. m., 9.50 a. m., 3.00 p. m. and 9.30 p. m., and 9.50 p. m. daily. Local trains from Harrisonburg 11.55 a. m. week days and 9.30 p. m. daily. From Charlottesville, 8.25 a. m. and 9.20 p. m. daily.

Tickets, sleeping-car reservations, and detailed information can be had at ticket office, 705 15th st.; 511 Pa. ave and Pennsylvania Station. Baggage checked through from hotels and residences.

Phone 3730 for P. B. R. Cab service.

H. B. SPENCER, General Manager.
S. H. HARDWICK, Pass. Traffic Mgr.
W. H. TAYLOE, Gen. Pass. Agent.
L. S. BROWN, General Agent, Washington, D. C.

Crown and Bridge Work a Specialty
All Work Guaranteed.

Dr. J. Garnett King,

DENTIST.

Office—906½ Main St., Fredericksburg.

NEW ORLEANS ASKS AID

U. S. Government to Take Charge of Yellow Fever Situation.

43 NEW CASES WERE REPORTED

Mails and Trains Being Stopped By Armed Guards, Causing Great Suffering Among Refugees—Panic In Many Sections of the South.

New Orleans, Aug. 5.—Yellow fever report to last night: New cases, 43; total cases to date, 475; deaths, 5; total deaths to date, 89; new subfoci, 10; total subfoci, 76.

With no intention of admitting the fever situation to be beyond control, but in the hope of reviving confidence here and elsewhere in the south, official and business interests decided to send a request to President Roosevelt to have the United States government assume full charge of the struggle now in progress to wipe out yellow fever from New Orleans and Louisiana. The public approves the action taken. Expectation is that within the next two days Surgeon General Wyman, with all the resources of the government, will be enlisted actively in the campaign.

When local health officers first took charge of the situation it was hoped that the fever could be stamped out within a reasonable time, but the infection has spread, and so frightened have the people become in the south over the increase in the number of cases that New Orleans is threatened with a serious paralysis of trade by reason of radical quarantines.

Announcement that the federal government was to be called on to take charge at first created some alarm in New Orleans, many taking such action as an acknowledgment that the situation had gotten beyond control. That alarm was allayed when it was announced that the object in turning over the direction of affairs to the marine hospital service was to renew confidence among doubtful persons and thus avert an epidemic.

Hundreds of persons are temporarily moving from New Orleans to St. Tammany parish, the only near haven to which they can go. The parish has opened its doors to all refugees. Yellow fever has never developed in St. Tammany parish during the most serious epidemics, because yellow fever mosquitoes have never existed there.

A thorough inspection of the red light quarter discovered not a suspicious case of fever.

The most radical action thus far taken is that of the police board of Calcasieu, the second largest parish in the state. It has passed resolutions ordering that all traffic, travel and intercourse between Calcasieu and points east, north and west shall cease at once, and that no one shall be permitted to enter the limits of the parish until further orders. In consequence of this resolution the Southern Pacific railway has been ordered to run no more trains through Calcasieu, which means an abandonment of the through service of the line to the west.

Rapides has shut her doors to everything except mail and fuel oil. At Mermentau, La., shots were exchanged between guards and a negro who was trying to run the quarantine. Grant parish has instituted a shotgun quarantine, stopped all trains and shut herself off completely from mail service. Lafayette, La., has issued orders that only mail and disinfected freight shall come into thaht parish. Tensas parish has quarantined all passengers, baggage, household goods, fruit and fabrics. Precautions as radical as these have been taken in many other sections of the south, and there is apparently as great a panic now prevailing as at any time during 1897, the bulk of the country laymen refusing to put their faith in the mosquito theory.

Owing to the quarantines there is great suffering on the part of those who are fleeing from the country districts of North Louisiana. Two thousand refugees were compelled to remain in their trains at Jonesboro, Ark. The trains were surrounded by state troops.

So hurriedly had the trains been made up that no provisions had been made for food and water, and the refugees were hungry and famished, but their piteous appeals for food were refused. The unfortunate passengers, many of whom were women and children, were not permitted to put their heads out of the windows to get a breath of fresh air.

Surgeon General to Take Charge.

Washington, Aug. 5. — President Roosevelt forwarded to Surgeon General Wyman, of the public health and marine hospital service, a telegram from Governor Blanchard, of Louisiana, requesting that the United States government take control of the yellow fever situation in New Orleans. The president directed the surgeon general to take every step in his power to meet the situation in New Orleans and to notify him what further action is advisable and possible for the federal authorities to take.

HOW EQUITABLE LOST MILLIONS

Reckless, If Not Criminal, Method In Lending Money On Real Estate.

New York, Aug. 5.—Paul Morton's expert accountants have made discoveries that point to exceedingly reckless, if not criminally culpable, methods of valuing real estate on which millions of dollars of the money of the policyholders of the Equitable Life Assurance Society has been loaned.

In addition to entailing great loss to the society because of inadequate security the proper valuing of this real estate will materially reduce the $80,000,000 surplus. The full amount of this reduction can only be established after the investigation is completed, but it was said that the $36,000,000 of real estate owned by the society would probably have to be written down to $25,000,000, and at least 10 per cent. would have to be taken off that on which $81,623,709 has been loaned.

So grave is the situation revealed by the cursory investigation that Mr. Morton appointed two experts who will value every piece of real estate, whether it is owned by the society outright or whether only a mortgage is held. Mr. Morton is endeavoring now to fix the responsibility for the conduct of the real estate branch of the Equitable's business.

UNIVERSITY COLLEGE OF MEDICINE, RICHMOND, VIRGINIA.

Thorough course in MEDICINE, SURGERY, OBSTETRICS and the SPECIALTIES; also DENTISTRY and PHARMACY. Lecture Halls, Laboratories, Hospital and Dispensaries amply equipped for successful teaching. Seventy Teachers. High record before State Boards. For 140-page Catalogue 8, write THE PROCTOR.

Maryland, Delaware and Virginia Railway Co

Rappahannock River Line, Summer Schedule

IN EFFECT JULY 25th, 1905.

Steamers leave Baltimore, Pier 2, Light St., weather permitting, as follows:

FOR FREDERICKSBURG, VA.—Tuesday and Friday 4.30 p. m., stopping at following wharves: Donaldson, Tappahannock, Navion's, Blandfield, Carter's, Layton's, Leedstown, Saunders, Port Micou, Wilmont, Greenlaw's, Port Royal, Port Conway, Hay Mount, Hop Yard, Ratcliffs, arriving at Fredericksburg at 6 p. m. NOTE.—Steamer leaving Tuesday will also stop at Irvington and Weems.

FOR TAPPAHANNOCK, VA.—Sunday and Friday 4.30 p. m., stopping at following wharves: Westland, North End, Mill Creek, White Stone, Irvington, Weems, Millenbeck, Merry Point, Ottoman's, Moran's, Burhan's, Urbanna, Monaskon, Water View, Wheelton, Bay Port, Sharp's, Bowler's, Ware's, Wellford's and Tappahannock.

Tuesday 4.30 p. m., stopping at following wharves: North End, Mill Creek, White Stone, Millenbeck, Merry Point, Moran's, Ottoman's, Burhan's, Urbanna, Monaskon, Wheelton and Tappahannock.

Wednesday 4.30 p. m., stopping at following wharves: North End, Mill Creek, White Stone, Burhan's, Urbanna, Monaskon, Wheelton, Sharp's and Tappahannock.

Thursday 4.30 p. m., stopping at following wharves: North End, Mill Creek, White Stone, Irvington, Weems, Burhan's, Urbanna, Monaskon and Tappahannock.

Steamers will leave Fredericksburg, weather and tide permitting, as follows:

FOR BALTIMORE, MD.—Monday and Thursday 7 a. m., stopping at following wharves: Ratcliff's, Hop Yard, Hay Mount, Port Conway, Port Royal, Greenlaw's, Wilmont, Port Micou, Millenbeck, Leedstown, Layton's, Carter's, Blandfield, Naylor's, Tappahannock, Donaldson's, arriving at Baltimore Tuesday and Friday morning.

FOR NORFOLK, VA.—Tuesday and Friday at 11 a. m., stopping at all landings except wharves in Corrotoman River, via Millenbeck, Merry Point, Ottoman's and Moran's, arriving at Norfolk 10 a. m. Wednesday and Saturday.

(Freight received at Fredericksburg until 30 minutes of sailing time of all steamers.)

Steamers will leave Norfolk, Va., weather permitting, as follows:

FOR FREDERICKSBURG, VA.—Sunday and Wednesday 4 p. m., stopping at all wharves arriving at Fredericksburg Monday and Thursday at 5 p. m.

Steamers will leave Tappahannock, weather permitting, as follows:

FOR BALTIMORE, MD.—Monday and Tuesday 8 a. m., stopping at following wharves: Wellford's, Ware's, Bowler's, Sharp's, Bay Port, Wheelton, Water View, Monaskon, Urbanna, Burhan's, Moran's, Ottoman's, Merry Point, Millenbeck, Weems, Irvington, White Stone, Mill Creek, North End, Westland, arriving at Baltimore Tuesday and Wednesday morning.

Wednesday, 9 a. m., stopping at following wharves: Wellford's, Ware's, Bowler's, Sharp's, Wheelton, Water View, Monaskon, Urbanna, Burhan's, Irvington, Weems, White Stone, Mill Creek, North End, Westland, arriving at Baltimore, Thursday morning.

Thursday, 9 a. m., stopping at following wharves: Wellford's, Ware's, Bowler's, Sharp's, Wheelton, Water View, Monaskon, Urbanna, Burhan's, Moran's, Ottoman's, Merry Point, Millenbeck, Weems, Irvington, White Stone, Mill Creek, North End, Westland, arriving at Baltimore Friday morning.

Friday 9 a. m., stopping at following wharves: Wellford's, Ware's, Bowler's, Sharp's, Bay Port, Wheelton, Water View, Monaskon, Urbanna, Burhan's, Millenbeck, Weems, Irvington, White Stone, Mill Creek, North End, Westland, arriving at Baltimore Saturday morning.

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