FOOD FOR REFLECTION

GATHERED FROM THE RELIGIOUS AND GENERAL PRESS.

Words of Wisdom on Religious and Moral Subjects Which Are Worthy Attention from the Thoughtful.

LOVE AND LIFE.

"And what is love?" I ask of Faith;
"Silence for smiting," clear she saith;
"Feet dark with bruises; temples crowned
With woven thorns that prick and wound."

"A hand outstretched to cling for aye,
By men with spear-point thrust away;
A side deep stabbed; a suffering breath,
Vocal with pardon; then a death."

"And is this all?" I ask of Faith;
"Nay, nay, not so!" that spirit saith;
"A touch of shadow; yea, of night—
A resurrection full of light!"

A. H. H.

Self-Sufficiency.

"The Stoic philosophy laid great stress on self-sufficiency. The ideal man, according to the Stoic teaching, was he who should be wholly independent of external circumstances; untroubled by human passion and unaffected by earthly change; to whom pain and pleasure should be absolutely indifferent, pain being no evil and pleasure no good, but all things alike to the wise man, scorning and defying them. To say nothing, however, of the impotence of Stoicism to realize, or even approximate, its lofty and austere ideal, there is, notwithstanding the seeming resemblance, the greatest possible difference between the Stoic and the Christian self-sufficiency. The one was born of pride; the other is the offspring of humility. The one, aiming at apathy, counted sympathy an evil thing; the other makes sympathy one of the chiefest virtues. The one had its essence in the extinction of all human feeling; the other has its essence in the vitalizing and energizing of the entire human personality. The process of the one was that of progressive death; the process of the other is that of more abundant life. Stoicism set man an impossible task; none could perform it. It was too difficult even for its own founder and its chief advocates. Zeno and Cleanthes, its first two leaders among the Greeks, as also Cato and Seneca, the two principal representatives of it among the Romans, died by their own hands, the world of external circumstances being confessedly too much for them. But the Christian self-sufficiency, however impossible of absolute attainment the ideal of it may be, is, nevertheless, one in the learning of which the humblest disciple of Christ may continually be making genuine progress."—Reformed Church Messenger.

Be Careful How You Vow.

"Do not be hurried into sin by your mouth. If a messenger come from the priest for what you vowed, do not tell him either he or you were wrong, and try to get out of it. Instead of getting a blessing, you will, by such mockery, bring down the anger of God on yourself, and rouse him to destroy your prospects by taking away your health or by upsetting your plans. Be careful, therefore, how you vow; for in too many words, as in the confusion of a dream, there is always vanity. But fear thou God! To do so, however, implies a belief that God rules the affairs of men; and, since this is so, says the preacher, 'if thou seest the oppression of the poor, by violence, extortion, pillage or fraud; if thou seest the outrage of all justice and right by the authorities in a pashalic, do not give way to fear and wonder—be not in consternation—for over the great man who oppresses the lowly there stands a higher, who oppresses him in turn; and both have over them a still higher—that is God, who will call both to account. Indeed, even the great king has bounds set to his power, for he himself is dependent on the industry of his people in the field.'

"Nor do they need to wonder at the great inequalities of man's lot. All is not gold that glitters. There are compensations for poverty. The man who gloats on having wealth is not satisfied with what he has, after all. The more he has, the more he wants. Thus the craving for wealth is merely folly. As riches increase, expenses grow; so that a rich man has only the name of being so, and can but look on while others enjoy themselves devouring his substance. Even the humble blessing of sleep, which is not denied the poorest slave, whether he lie down hungry or after an humble meal, flies from the perfumed chambers of the great, their very wealth filling them with anxieties that banish it from their silken pillows."—Rev. Cunningham Geikie, D. D.

Right of Citizenship.

"It should never be forgotten, and for myself I beg with all due courtesy to say I never intend to permit it to be forgotten, that there is no calling, however conventionally sacred, which in this land deprives a man of his right of citizenship, nor of the freedom to exercise that right. I have heard it said that for a minister who claimed some sort of lineal descent from Apostles to have even an opinion, and much more to express his opinion, about political reforms or the best methds of securing them, was a most unapostolic business. It is a fine satire upon the errand on which Apostles first went forth to their fellow-men that such dismal rubbish can be talked or written, and it is a still keener satire upon apostolic behavior that, by any sensible people, it can be believed. There is a scene in the life of the grandest figure in apostolic history which just here is not irrelevant. It is at Phillippi, where St. Paul and his companions have been unwarrantably imprisoned, and where, next morning, as the story runs, 'the magistrates,' having become conscious of their blunder, 'sent the sergeants (to the prison), saying, Let those men go. And the keeper of the prison told this, saying to Paul: The magistrates have sent to let you go; now therefore depart and go in peace. But Paul said unto them, They have beaten us openly, uncondemned, being Romans, and have cast us into prison, and now do they thrust us out privily? Nay; verily, but let them come themselves and fetch us out;' and the point of the whole story lies in the fact that the sturdy apostle stood like a rock upon his clear rights as a citizen, until the cowardly officials it representatives of their kind in many another age, came cringing obsequiously to the cell and set their prisoners free!

"Let no man among us all, gentlemen, miss the lesson of that inspiring incident. Neither you nor I can be removed so far, by any calling or station, from personal concern for human rights that we can afford to be indifferent to their defense. Neither you nor I, nor any man anywhere, can afford to be so sublimated by his office or his traditions as that he shall consent to remain silent when other men are wronged, whether in their persons or his own. Such a one is a coward and a renegade, whether he be a layman or a priest."—Bishop Potter.

History of Christ.

"In the history of Christ there is a wonderful absence of custom and a wonderful presence of principle. He did take into his hands once some emblems and appoint a memorial of his life, but the great volume of his words were those of an infinite law-giver. He is the reverse of many religions, for he was one-tenth custom and nine-tenths law. It is to be hoped and prayed that the new generation will behold the matchless beauty of God and nature and yield up mind and soul to those social, political and religious decrees which descend from the Infinite. As the four rivers ran through the Garden of Eden not to destroy it but to quadruple its trees and blossoms, bird-song and dew-drops, thus the laws of being traverse man's later Eden only to make it a grander arena for a race made in the image of God.

There is many a beautiful and valuable custom in our world, but nothing can be so sublime as a law that creates a high manhood and womanhood. Custom may pluck and wear a flower, but the Law-giver makes countless millions of blossoms out of dust; so customs may cheer or sweeten life, but the great Law-giver can make nations and all society and all hearts grow greater and happier forever."—David Swing.

Pesronal Consecration.

"One great need of the times is for rich people to understand their duties, otherwise wealth may be a snare and a curse. Another need is for strong churches to discharge their obligations (that is the word) to the weak and struggling. After preaching in a certain church in New York I shook hands with over $100,000,000 of money in ten minutes after the service! That might mean 100 missionaries supported and endless other blessings scattered abroad. The greatest need of all is more personal consecrations on the part of every one of us to self-denying service for our crucified Master. 'Inasmuch as ye do it to the least and weakest, ye do it unto me!' That is our Master's watchword and call to duty. Power means debt—a debt we owe to the poor, the feeble, the guilty and the perishing. God help us all to pay the debt!"—T. L. Cuyler, in Christian Intelligencer.

Self-Love.

"Think as little as possible about any good in yourself; turn your eyes resolutely from any view of your requirements, your influence, your plans, your success, your following—above all, speak as little as possible about yourself. The inordinateness of our self-love makes speech about ourselves like the putting of a lighted torch to the dry wood which has been laid in order for burning. Nothing but duty should open our lips upon this dangerous theme, except it be in humble confession of our sinfulness before God."—Bishop Wilberforce.

The Perfect Cube

"So much of the noblest life which the world sees dissatisfies us with its partialness; so many of the greatest men we see are great only upon certain sides, and have their other sides shrunken, flat and small, that it may be well for us to dwell upon the picture of an humanity rich, full and strong all around, complete on every side, the perfect cube of human life, which comes down out of heaven from God."—Phillips Brooks.

RELIGIOUS NOTES.

News in the Churches Closely Condensed.

At the meeting of the International Young Women's Christian Association at Toledo, Ohio, a proposition was presented by the British Associations to unite in a World's Young Women's Christian Association, and was accepted by the convention.

The largest Presbyterian church in New York is Fifth avenue. Dr. John Hall is pastor. It has 2,438 members. Its benevolences last year were $96,759, and its expenses $49,293.

The American Baptist Publication Society at Denver has adopted a plan for a system of Sunday school lessons other than the International, with which, it was said, there is widespread dissatisfaction. Samuel A. Crozier, of Pennsylvania, was re-elected president. In the afternoon a new "Chapel car" was dedicated.

The establishment of Dubuque as a Roman Catholic archdiocese, makes it the fourteenth metropolitan see in the United States. It includes Iowa, Nebraska and Wyoming, and will be one of the most important in the United States. The incumbent, Archbishop Hennessy, has presided over the diocese of Dubuque for twenty-eight years.

Some one has conceived the idea of holding a Christian Congress in Jerusalem in 1900, in celebration of the nineteenth century of the birth of Christ. A meeting of the projectors was held in Philadelphia last week, at which the Rev. H. C. McCook, D. D., presided, and Colonel Jesse E. Peyton, a leading advocate of the idea, set forth at length the reasons in favor of it. It is proposed to have a public meeting July 4th in Philadelphia in front of Independence Hall, which shall adopt resolutions in favor of the Congress, and send them to the Parliament of Religions in Chicago in September for approval.

The death of the Rev. Mr. McAll, so long associated with the mission in Paris, which bears his name, occurred recently in Glasgow. Worn out by long, devoted labors he had returned to his home, where he intended still to labor for his ever-beloved mission in Paris by organizing and developing the supporting work in Great Britain. His work was one of the most extraordinary missionary enterprises of the modern church, both as to method and as to results, and was one of the earliest movements of the kind undertaken by evangelical Christians for the redemption of the classes of society who seemed wholly lost to the Gospel.

The Brooklyn Sunday-School Union had its sixty-fourth anniversary celebration and parade on Friday of last week, and extensive prepartions were made for it. The day selected was later in the week than ever before, the parades usually taking place on Wednesday. This year it was decided to try the experiment of Friday, in the hope of interfering less with work in the public and private schools. There were the usual addresses and music in many churches, and the children paraded in a dozen different divisions, the Prospect Park contingent being the largest and naturally attracting the most attention. Sixty thousand children were estimated to be in the parade, twenty thousand of whom assembled on the turf of Prospect Park.

A number of Congregational State Associations and Conferences have taken action on the proposition to nominate persons for corporate membership in the American Board. The New York Association has nominated the Rev. R. R. Meredith, D. D., the Rev. James Deane, the Rev. E. B. Furbish, John Dunn, Jr., Esq., Charles A. Hull, Esq., Marshall Ayers, Esq. The Massachusetts Conference has nominated Judge James Barker of Pittsfield, the Rev. De Witt S. Clarke of Salem, the Rev. Elijah Horr of Boston, the Rev. Nehemiah Boynton of Boston. The Iowa Association has nominated Dr. A. L. Frisbie, Dr. E. S. Hill, the Hon. Charles Beardsley and the Hon. S. F. Smith.

At the International Convention of Young Men's Christian Associations, at Indianapolis, reports were preseted from 1,439 associations, showing an aggregate membership of 245,809. They employ 1,185 paid officers, own 284 buildings worth $12,591,000 and other property in excess of all debts (including buildings) to the amount of $14,208,042. An aggregate of 2,582,365 young men attended the young men's religious meetings during the year, and 350,000 the young men's Bible classes. In speaking of the growth and prospects of association work among colored young men, it was tated that two missionaries now at work in Africa had gone from colored associations in educational institutions, and five more were in training for the same field.

Beware of Ointments for Catarrh That Contain Mercury,

as mercury will surely destroy the sense of smell and completely derange the whole system when entering it through the mucous surfaces. Such articles should never be used except on prescriptions from reputable physicians, as the damage they will do is ten fold to the good you can possibly derive from them. Hall's Catarrh Cure, manufactured by F. J. Cheney & Co., Toledo, O., contains no mercury, and is taken internally, acting directly upon the blood and mucous surfaces of the system. In buying Hall's Catarrh Cure be sure to get the genuine. It is taken internally, and made in Toledo, Ohio, by F. J. Cheney & Co. Testimonials free.

Sold by druggists, price 75 cents per bottle.

THE LITERARY WORLD.

WEEKLY CHAT REGARDING WRITERS AND BOOKS.

Miss Rossetti Winning Real Recognition. Mrs. Hodgson's First Effort in Fiction—The Only Real Art.

Miss Rossetti seems to be getting real recognition only to-day. Perhaps during his lifetime she was overshadowed by the fame of her brother, Dante Gabriel. Mr. Gosse, who makes her the subject of an appreciative paper, says:

"Her literary repertory, too, seems purely English; there is hardly a solitary touch in her work which betrays her transalpine parentage. In a letter to myself, in words which she kindly lets me give to the public, Miss Rossetti has thus summed up some valuable impressions of her earliest bias toward writing: 'For me, as well as for Gabriel, whilst our 'school' was everything, it was no one definite thing. I, as the least and last of the group, may remind you that besides the clever and cultivated parents who headed us all, I in particular beheld far ahead of myself the clever sister and two clever brothers who were a little (though but a little) my seniors. And as to acquirements, I lagged out of all proportion behind them, and have never overtaken them to this day. (I interrupt my distinguished friend to remark that, even if we do not take this modest declaration with a grain of salt, it is interesting to find one more example of the fact that the possession of genius by no means presupposes a nature apt for what are called acquirements. Miss Rossetti proceeds:) If any one thing schooled me in the direction of poetry, it was perhaps the delightful idle liberty to prowl all alone about my grandfather's cottage-grounds some thirty miles from London, entailing in my childhood a long stage-coach journey. This privilege came to an end when I was eight years old, if not earlier. The grounds were quite small, and on the simplest scale—but in those days to me they were vast, varied, worth exploring. After those charming holidays ended I remained pent up in London till I was a great girl of fourteen, when delight reawakened at the sight of primroses in a railway cutting—a prelude to many lovely country sights.'

"All poets are unequal, except the bad ones, who are uniformly bad. Miss Rossetti indulges in the privilege which Wordsworth, Burns, and so many great masters have enjoyed, of writing extremely flat and dull poems at certain moments, and of not perceiving that they are dull and flat. She does not err in being mediocre; her lyrics are bad or good, and the ensuing remarks deal with that portion only of her poems with which criticism is occupied in surveying work so admirably original as hers, namely, that which is worthy of her reputation. Her lyrics, then, are eminent for their glow of coloring, their vivid and novel diction, and for a certain penetrating accent, whether in joy or pain, which rivets the attention. Her habitual tone is one of melancholy reverie, the pathos of which is strangely intensified by her appreciation of beauty and pleasure. There is not a chord of the minor key in 'A Birthday,' and yet the impression which its cumulative ecstacy leaves upon the nerves is almost pathetic."

LITERARY CRITICISM.

A Sympathetic Review a Source of Gratification.

Professor H. H. Boyseen writes of "American Literary Criticism and its Value," but just what its value is we do not glean from its pages, only that it was more valuable fifteen years ago than it is to-day. In the following extract Professor Boyseen describes the sort of critic he likes and the sort he does not care for:

"An author who has anything definite to say does not sit and squint at his public, while writing; nor does he trouble himself much about the opinion of the press. The value of a criticism depends primarily upon the insight and the intellectual equipment of its author; and where these are slight, or altogether lacking, the power of the verdict for good or for ill is correspondingly small. What, for instance, can it matter to me if an anonymous young gentleman who incidentally confesses to a warm admiration for Rider Haggard, and regards Walter Scott as the grand master of fiction—what can it matter to me, I say, if such a man finds me dull and commonplace? I have never suspended my heroines over the brinks of yawning chasms; nor have I introduced monkeys falling in love with men or men with monkeys; nor am I equal to the depicting of the perennial charms of women two thousand years old. The laurels of romancers who revel in this style of juvenile entertainment never distúrb my slumbers; and the opinions of critics who, like the amazing Andrew Lang, take pleasure in such rubbish may amuse me, but influence me no more than the chorus of mosquitoes that hum about my ears, of a summer's light. If, on the other hand, a reviewer, whether anonymous or not, shows himself to be in tolerable sympathy with my aim and my conception of what fiction should be, I read what he had to say, with a critical reservation perhaps, but yet with interest and a desire to profit by his advice. It is always a matter of some concern how your work affects an unprejudiced mind, which approaches it without friendly or hostile bias. And I may as well confess that a cordial and sympathetic review which intelligently seizes your thought and from a kindred point of view develops your merits and short-comings, is often a source of deep gratification. Praise, unless it is discriminating, and shows maturity of judgment, has none other than a commercial value; and I sometimes even question if it has that."

Inspiration of Art.

"The old religious ideals, the old poetic ideals, the old social ideals are certainly passing away, and we are all waiting till the new ideals are fully formed, and ampler canons of life and beauty are revea'ed. But these are not to be reached by ingenious experiments with a palette, or by the random fancies of men who have neither wide grasp of life nor serious intellectual culture. Our painters need an education far larger than that of third-rate poetry and comic literature. And in the meantime desperate efforts to do something original by men who have no single qualification to make them intellectual leaders are certain to lead us still further astray. It is but too obvious that nearly all that which served to inspire great art in past times is now worn out. But to preach to us that art needs no inspiration, no ideals, no guidance, no thought, no beauty, no self-control—that its sole task is to put on canvas whatever is to be seen—this is the broad road that leadeth to destruction."

MRS. BURNETT'S DEBUT.

She Enclosed Stamps for Return of Mss.

In her autobiography, "The One I Knew the Best of All," Mrs. Burnett tells of her first effort in fiction:

"With what care the ordinary foolscap was chosen; with what discreet precautions that it should be of the right size and shade, and should not enrage the editor the instant he saw it. How large and round and clear each letter was made in the copying. An editor who was afflicted with cataract might have read it half way across his palatial sanctum. And then the letter that was written to accompany the venture! How it was reflected upon, and reasoned about, and discussed! 'An editor does not want to know anything about me,' the small person said. 'He does not know me, and he doesn't care about me, and he won't want to be bothered. I shall just say I have inclosed the stamps to send the manuscript back with, if he does not want it. And I shall have to speak about the money. You see, Edith, if the stories are worth writing, they must be worth reading, and if they are worth printing and reading they must be worth paying for, and if they are not worth publishing and reading they are not worth writing, and I had better not waste my time on them.' Whence this clear and practical point of view it would be difficult to say. But she was quite definite about it. The urgency of the situation had made her definite. Perhaps at a crisis she became practical—but it was only at a crisis. And after serious deliberation and much rewriting and elimination, the following concise and unmistakable epistle was inclosed in a roll of manuscript with enough extra stamps to have remailed an editor:—'Sir: I inclose stamps for the return of the accompanying MS., "Miss Desborough's Difficulties," if you do not find it suitable for publication in your magazine. My object is remuneration. Yours respectfully, F. Hodgson.'"

NEW BOOKS RECEIVED.

Publications From Putnam and Macmillan.

THE ODD WOMEN. By George Gissing. New York and London. Macmillan & Co. 1893. $1. For sale by West, Johnston & Co.

Any discussion of the marriage question is interesting to all classes. The author of "The Odd Women" takes a very positive and strong position in regard to this question, waging a veritable battle around it. The story which he selects as the means of transmitting his peculiar views, while not in any sense a thrilling one, is yet original and bold. Two women of intellect and ability, who have become honestly disgusted and alarmed at the existing state of the marriage relation, go to London and there establish an institution where young women of refinement and sense can be taught those things which will fit them for a practical business career, such as men pursue. These women, impressed with the importance of their mission, are earnest and strong, and though at times it seems likely that one of them may desert and go over to the enemy, the cause in the end triumphs and the work is prosecuted in a consecrated spirit. Some very hearty, genuine love making and an indiscreet marriage or two enliven the interest of the book, all of which is given, though, "to point a moral." The view taken of marriage is a most discouraging one. The marriages of to-day are mostly represented as failures—the only one given in which any happiness at all is to be found being that between two people who have waited for each other through twenty years of grinding poverty, and finally marry when all of youth is gone. In the simplest of homes this faithful pair experience a sweet, unquestioning content, as they go down together to the grave. This picture is only a side issue, and cannot touch materially the subject under debate, marriage in its strict and true sense being for men and women who look forward to life, aiming to work out some of its grave problems. The root of the trouble in Mr. Gissing's mind is contained in the fact that marriages are made for every reason under the sun except for the one of love. The result is inevitable—wretchedness, bitterness, often hatred between the contracting parties. Though Mr. Gissing does not say much about the matter, of course this view must all depend upon what love really is. He at least arrives at one sound conclusion, that young women must be made independent and self-respecting, and allowed their heads about marriage just as men are. Women are discounted in the business world because they lack systematic training and accurate knowledge. "The Odd Women" suggests a plan by which this disadvantage may be removed, and the hurried, indiscreet marriages of penniless, dependent girls be avoided by their becoming self-sufficient and independent. In view of the fact that women are greatly in the majority, and that, in the natural course of events, many of them cannot marry at all, any scheme advanced to realize their practical independence is interesting and worthy of considering. Mr. Gissing has written seriously and thoughtfully upon the subject, and has succeeded in producing a very strong book. The spirit of London middle class life is very clearly given, the local color being well painted. Taken as a whole, "The Odd Women" cannot fail to impress the serious-minded reader.

N. B. W.

A LITERARY COURTSHIP. Under the auspices of Pike's Peak. By Anna Fuller. G. P. Putnam's Sons, New York and London, 1893. $1. For sale by West, Johnston & Co.

"'Tis but the fancy of an idle hour shut in betwixt the pages of a book." What a charming fancy! Nothing could be fresher than the contents of this little book, which could be carried in a vest pocket and read within an hour. This happy conception fairly scintillates with mirth and humor. It is the mirth and humor of a man, yet the writer in very deed is a woman, who certainly well understands all the secrets of good comradeship. Once before the same author has delighted her readers with sketches from her pen, known as Pratt Portraits; a book like the present one, "abounding in humor of a quaint and refreshing quality." As a story "A Literary Courtship" is a most original and surprising affair, moving on to a delightful denouncement through the most amusing and pleasing scenes. The literary part has none of the grind of the mill about it; it is a grand literary joke and holiday from beginning to end, and from the first glimpse into the Pow-wow Club in New York to the happy culmination under the auspices of Pike's Peak. A few bits of western scenery, done with a true appreciation of nature, give one an impression of that wonderful color which creeps into the Colorado foliage and renders that country so strangely rich and beautiful. The desire to give away the story is very tempting, it is such a royally good story, but it would be unfair to yield to it, especially as the plot dwindles into nothing when compared with the mode of telling which the author adopts. To one desirous of something crisp and palatable—a good thing for a morning journey—we recommend "A Literary Courtship," secure in the belief that it will please.

N. B. W.

FLEETING THOUGHTS—By Caroline Edwards Prentiss. G. P. Putnam's Sons, New York and London. $1. For sale by West, Johnston & Co.

The title of this little book of poems does not prepare us, perhaps, for the variety of subjects touched upon or suggested.

The style is simple, the English pure. Some of the poems lack decided tone and color, but others are gem-like, being full of exquisite imagery. After giving us a brief, airy little prelude, the author sometimes surprises us by a graceful, forcible treatment of some very human frailties. We read the first few lines of "Whimsical Fairies" without a suspicion that we are to be introduced to elfins of gossip, slander, malice and hatred. These elfins are treated deftly, and at the close the greater power of love and good will is brought out with a charm that is rare.

In the introduction we are told of the writer's intention to speak of her "thought entire," but one of the special attractions of this little book, so dainty without and within, is the pleasure we often find in the novel mode of presenting an oft-told theme.

Love of nature is breathed forth on almost every page—a sympathy with its stern and wintry words as well as for the wooing lights and blooms of the summer time.

The saddest subjects are treated of oftentimes, but the whole tone of the book is hopeful.

M. H.

SINGULARLY DELUDED—By the author of "The Heavenly Twins. Appleton's Town and Country Library. D. Appleton & Co., New York. Fifty cents. For sale by West, Johnston & Co.

UNFORGIVEN—By Anna C. Ellis.

REIFSNIDER—The Anna C. Reifsnider Book Company, St. Louis, Mo. For sale by all Newsdealers.

INSURANCE STATEMENT.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1892, OF THE CONDITION AND AFFAIRS OF THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED) OF LONDON, organized under the laws of the Kingdom of Great Britain, made to the Auditor of Public Accounts of the Commonwealth of Virginia, in pursuance of the laws of Virginia.

Manager—CHARLES SEWALL.
Assistant Manager—ALEXANDER H. WRAY.
Principal Office—CORNER PINE AND WILLIAM STREETS, NEW YORK.
General Agent in Virginia—B. C. WHERRY.
Residence—RICHMOND, VA.
Organized or Incorporated—SEPTEMBER 28, 1861.
Commenced Business—OCTOBER 1, 1861.

II. ASSETS.

Value of real estate owned by the company (less nil, the amount of encumbrances thereon,)		$ 854,314 96

ACCOUNT OF BONDS OF THE UNITED STATES, AND OF THIS STATE AND OF OTHER STATES, AND ALSO OF BONDS OF INCORPORATED CITIES IN THIS STATE, AND OF ALL OTHER BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY.

	Total Par Value.	Total Market Value.
United States Registered 4 per cent. Bonds, due 1907	$ 425,000 00	$ 480,250 00
Akron and Chicago Junction R. R. 5 per cent. Bonds, due 1930	30,000 00	31,500 00
Baltimore and Ohio South Western R. R. 4½ per cent. Bonds, due 1990	50,000 00	54,000 00
Central R. R. of New Jersey 5 per cent. Bonds, due 1987	50,000 00	55,500 00
Chicago, Burlington and Quincy R. R. 5 per cent. Bonds, due 1901	100,000 00	103,250 00
Chicago, Milwaukee and St. Paul R. R. (Terminal) 5 per cent. Bonds, due 1914	75,000 00	80,812 50
Chicago, Milwaukee and St. Paul R. R. (C. & P. W. Division) 5 per cent. Bonds, due 1921	25,000 00	27,750 00
Chicago, Milwaukee and St. Paul R. R. (Consolidated) 7 per cent. Bonds, due 1905	50,000 00	65,500 00
Chicago and North Western R. R. 5 per cent. Bonds, due 1929	74,000 00	80,290 00
Chicago and North Western R. R. 7 per cent. Bonds, due 1915	50,000 00	68,500 00
Chicago, Rock Island and Pacific R. R. 6 per cent. Bonds, due 1917	60,000 00	74,700 00
Cleveland, Cincinnati, Chicago and St. Louis R. R. (S. & C. Div.) 4 per cent. Bonds, due 1940	50,000 00	46,000 00
Denver and Rio Grande R. R. 4 per cent. Bonds, due 1936	60,000 00	51,900 00
Indianapolis and Vincennes R. R. 7 per cent. Bonds, due 1908	65,007 00	78,000 00
Lehigh Valley of New York 4½ per cent. Bonds, 1940	50,000 00	52,000 00
Lehigh Valley Terminal R. R. 5 per cent. Bonds, due 1941	50,000 00	57,750 00
Louisville and Nashville R. R. 5 per cent Bonds, due 1931	50,000 00	51,250 00
Michigan Central R. R. 5 per cent. Bonds, due 1902	40,000 00	42,400 00
Milwaukee, Lake Shore and Western R. R. (Consolidated) 6 per cent. Bonds, due 1921	25,000 00	31,500 00
New York Central and Hudson River R. R. 7 per cent. Bonds, due 1903	30,000 00	36,600 00
New York, Lackawanna and Western R. R. 6 per cent. Bonds, due 1921	50,000 00	65,000 00
Pittsburg, Fort Wayne and Chicago R. R. Guaranteed Stock	15,000 00	23,175 00
Western Pennsylvania R. R. 4 per cent. Bonds, due 1928	50,000 00	50,250 00
West Shore R. R. Guaranteed 4 per cent. Bonds, due 2361	50,000 00	51,750 00
Total par and market value (carried out at market value)	$1,574,000 00	$1,737,627 50
1,737,627 50		
Cash in the company's principal offices		$ 338 23
Cash belonging to the company deposited in—		
Phœnix National Bank of New York	$142,206 62	
National Bank of Commerce	9,913 65	
New York Life Insurance and Trust Company	132,759 38	
Bank of Montreal, Chicago	49,647 05	
Chicago National Bank	4,907 20	
German National Bank, Denver	33,341 00	
Commercial National Bank of Denver	2,174 61	
Anglo-California Bank, San Francisco	46,103 83	
Wisconsin Fire and Marine Insurance Co. Bank	3,942 40	
	425,083 45	
		$ 425,421 68
Interest due and accrued on bonds not included in "market value"		25,549 75
*Gross premiums (as written in the policies) in course of collection not more than three months due		462,530 61
Bills receivable, not matured, taken for fire, marine and inland risks		15,944 30
All other property belonging to the company, viz: Rents due and accrued, $11,096.28; due from other companies for reinsurance on losses already paid, $2,764.77; interest due and accrued of bank balances, $267.11		14,072 16
Unpaid premiums (balances of accounts) not more than three months due		24,308 52
The gross amount of all the assets of the company		$3,330,916 74

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$341,992 59	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	7,500 00	
Losses resisted, including interest, costs, and other expenses thereon	24,280 00	
Total gross amount of claims for losses	$373,772 59	
Deduct reinsurance thereon	9,631 00	
Net amount of unpaid losses		$ 364,141 59
*Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, $599.36; unearned premiums (fifty per cent.)	$1,163,973 44	
*Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $1,981,402.66; unearned premiums (pro rata)	1,067,724 16	
*Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, $7,518.46; unearned premiums (fifty per cent)	3,969 23	
Total unearned premiums as computed above (carried out)		2,240,696 82
Amount reclaimable by the insured on perpetual fire insurance policies, being 99 per cent. of the premium or deposit received		18,340 75
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		2,866 66
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, $69,388.59; return premiums, $4,654.92; reinsurance, $3,237.62		77,274 81
Total amount of all liabilities, except capital stock and net surplus		$2,702,920 86
Surplus beyond capital and all other liabilities		847,755 88
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$3,550,916 74

IV. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
*Gross premiums and bills unpaid at close of last year	$ 471,585 35	$ 1,741 53	
Deduct amount of same not collected			
Net collected	$ 471,585 35	$ 1,741 53	
*Gross premiums on risks written and renewed during the year	3,547,123 90	247,535 80	
Total	$4,018,709 25	$249,278 38	
*Deduct premiums and bills in course of collection at this date	485,471 44	1,693 73	
Entire premiums collected during the year	$3,533,237 81	$247,584 65	
Deduct reinsurance, rebate, abatement and return premiums	746,388 97	43,471 10	
Net cash actually received for premiums (carried out)	$2,786,848 94	$204,113 55	$2,990,962 49
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources			75,391 19
Income received from all other sources, viz: Rents, $38,321.67; interest on bank balances, $3,132.85			41,454 52
Deposit premiums (less five per cent.) received for perpetual fire risks (carried inside)		$12,781 67	
Aggregate amount of receipts actually received during the year in cash			$3,107,812 93

*By gross premiums in these items is meant the aggregate of all the premiums written in the policies on risks in force.
Are they so returned in this statement? Answer—Yes.

V. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount actually paid for losses (including $308,391.28 losses occurring in previous years)	$1,958,975 78	$243,105 67	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), $7,840.72, and all amounts actually received for reinsurance in other companies, $113,640.89. Total deductions	61,216 89	60,264 54	
Net amount paid during the year for losses	$1,897,758 91	$182,841 13	$2,080,600 04
Paid for commission or brokerage			566,174 72
Paid for salaries, fees, and all other charges of officers ($22,000); clerks ($55,443.01); agents ($42,218.99); all other employes ($7,741.06)			127,403 06
Paid for State and local taxes in this and other States			84,134 38
All other payments and expenditures, viz: Patrols, boards, printing, traveling, postage, telegrams, express, maps, legal and office expenses. Total			121,120 71
Amount of deposit premium returned during the year on perpetual fire risk (carried inside)		$1,387 60	
Aggregate amount of actual disbursements during the year in cash			$2,980,437 91

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

	Fire Risks.	Aggregate.
Marine and inland risks written	$4,387,446 00	$4,387,446 00
Premiums received (gross)	61,119 88	61,119 88
Losses paid	65,617 00	65,617 00
Losses incurred	56,474 52	56,474 52

{SEAL OF THE COMPANY.}

CHARLES SEWALL,
Manager.

Subscribed and sworn to before me this 19th day of January, 1893.
JOHN A. HILLERY, Commissioner.

B. C. WHERRY,
AGENT.
1st mill

R. H. BOSHER. H. A. BOSHER.
R. H. BOSHER'S SONS,
CARRIAGE MANUFACTURERS.
Call and see our large stock of VICTORIAS, PHAETONS, BUGGIES and CARTS. The best and cheapest in the city, considering the quality of work.
Repairing and Repainting done in the best manner. No. 16 E. MINTER ST., Richmond, Va.
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