The Good Friday Offering.

Sketched Outside the Door of Notre Dame.

WHY ENGLAND GAVE THE ORDER

British Shops Cannot Make Locomotives as Cheap as Ours.

THEY ALSO REQUIRE MORE TIME.

Another Solar Plexus for the Pauper Labor Bugaboo—What Republican Consuls Have to Say About the Case.

WASHINGTON, March 18.—Special.—Day by day and month by month the Republican bugaboo, "the pauper labor" of Europe, loses its terror to the American people, as the incontrovertible facts of commerce push to the front. Numerous instances have been enumerated in the press of late in which American manufacturers have forced their products into foreign markets, by reason of their ability to pay the freight and then compete with foreign manufacturers in their own homes. Especially is this the case with iron and steel manufactures. The rapid increase of our exports to foreign countries especially during the past decade has been a source of wonder to those protectionists from whose eyes the scales are falling. This is brought to the public attention again by reports of two American consuls in England on the recent placing of an order by British railroads for locomotives with American firms. The most striking fact in the whole matter is set forth in this extract from a letter written from Liverpool by Consul Boyle:

CAN WORK CHEAPER.

"There is the important fact that it has been demonstrated in nearly every line of work in special demand here, that the United States can produce cheaper than England, and, while but little is said about it, there is a well-founded belief that the American locomotives for the Midland railway will be delivered here at a considerable reduction as compared with the price of English-made locomotives. At any rate, it can be accepted that the order is an experiment. English mechanics concede that locomotives can possibly be now built cheaper in the United States than in England, but they deny that American engines are as good as English, especial reference being had to durability, and, weight for weight, they claim that the English locomotive is the stronger."

"Should the Midland's American locomotives prove a success—that is, cost less money than the English and yet be as strong and serviceable and durable as the English make—it is safe to predict that other orders will follow. One need not be a mechanical expert to observe that the average English locomotive does not haul nearly as heavy a load as the average American locomotive. Frequently two engines are used over here for a load which one American locomotive would haul with ease."

WANT TO KNOW WHY.

Writing to the State Department from Hull, Consul Smith touches on the same subject, and says that ever since the placing of the order—which came like a thunder clap to railroad men—there has been anxious waiting for an explanation. It has recently been given in a speech delivered by the chairman at the annual meeting of the company in Derby. He said:

"It would be seen that the directors had ordered some locomotives in America, and, as this was a new departure, no doubt some information on the subject would be of interest. He would much prefer to order goods of any kind that were of home manufacture, and he might say that the question of cost was not one that entered into the calculations of the directors when asking for tenders from over the water. The increase in their train mileage had been very large lately, being in 1898 considerably over 2,000,000 miles; and it was obvious, therefore, that additional engines must be purchased. For years past, their locomotive superintendent (Mr. Johnson) had impressed upon them that they worked their engines too hard. He believed the ideal position, according to Mr. Johnson, would be that they should have 75 per cent. in steam; but 90 per cent. had been much nearer their figure, so that there was no margin. They had now on order in this country one hundred and seventy engines. They commenced ordering in December, 1897, and the first delivery should have been made in July of that year, and they should have been receiving a number in each month, which would have made up a delivery to the present time of forty-eight engines. The company had not received one of these. The last order given was in November of last year for twenty engines at an extravagant price, and the makers did not even promise delivery of one for fifteen months, the order to be completed in May, 1900.

HAD TO HAVE THEM.

"Locomotives were a necessity to the company, they must have them, and so the directors determined to ask for tenders from America. They asked for tenders for ten engines each from two firms, and they received offers to deliver in the one case within ten weeks from the date of the receipt of all necessary information for construction, and in the other case shipment from America was promised for March next. This offer was made in December, so that, while the directors could not get an engine made in England and delivered in Derby in less than a year and a quarter, they could get twenty from America in four months. The engines would be of the American type, with certain alterations which Mr. Johnson considered desirable. They would be of the same power as the Midland engines, and it would certainly be interesting to watch their performance, as Mr. Johnson—and he hoped all his staff—intended that they should have fair play in every particular."

Pharisees and Prohibitionists.

Editor of The Times:

Sir,—The famous reference of Bishop Potter to the drinking saloon as "the poor man's club" called forth severe condemnation from many of the daily papers—not Prohibition papers—while the Prohibitionists very generally looked upon the matter very much in the light expressed by a leading Prohibition journal—that "the utterance was a well-meant expression, unfortunately worded." No "temperance man," if you please, imputed to the distinguished Bishop a motive to defend intemperance, and every criticism I have seen upon his now celebrated speech was kindly and courteous.

The Bishop later gave out an interview in which he explained his remark that "saloons" are social necessities, to mean "coffee houses," etc., and hence he was taken at his word. Now the Bishop writes "The Outlook" an article in which he declares the saloon to be a mere incident of the larger social problem and characterizes the Prohibitionists in language uncharitable and unjust. This is regretted, for it must be remembered that nearly all the religious denominations through their conferences, assemblies, councils, associations, etc., have written down their official utterance endorsing the principal of prohibition. Now, listen at the Bishop, who, in the same article, charges Prohibitionists as being "arrogant and denunciatory." He says "It is the old situation—as old as the religion of Jesus Christ—with the Scribes and the Pharisees on the one hand, the Sadducees on the other, and over and against them the Truth. No more perfect reproduction of the first-named has appeared in our day than the Prohibitionist, ed id omne genus—arrogant, denunciatory, ignorant, unscrupulous, and untruthful; * * * true children of the mediaeval systems of monastic asceticism—grotesque hypocrisy of the Prohibition system. Fit successors of those to whom Jesus said: 'Woe unto your Scribes and Pharisees, hypocrites, etc.'" If denunciation was argument, it must be admitted the Bishop would have good prospect of winning his case at the bar of public opinion. But such intemperate discussion of a temperance problem will not commend itself to thoughtful minds. The Prohibitionists are quite used to such, and, though they eminate from a different source, they possibly will be able to withstand these; while, indeed, it may be of benefit in pointing out the dearth of argument on the license side. These comments are made with due deference to the exalted position the Bishop holds and to his great Church, within whose fold are very many of my friends and neighbors whom I esteem very highly and who I am sure will endorse no characterization of aught with which I am affiliated as pharasaical, hypocritical, unscrupulous or untruthful.

W. M. BICKERS.

Richmond, Va., March 23, 1899.

Fling Off the White Man's Burden.

Fling off the white man's burden
(He has more than he can do),
And let the Philipino
Paddle his own canoe.
Leave him to his country,
Where in freedom he may roam,
And let us all remember
That charity starts at home.

Fling off the white man's burden,
Unyoke the dogs of war,
And bridle the greedy passions
Which soil the loftiest star.
Let imperialism flourish
Where monarchs have their way,
But may this country's honor
Be free from such a sway.

Fling off the white man's burden—
It will not hurt his pride,
He will be the more respected
By nations far and wide.
For the names of Schley and Dewey
Have resounded thro' the world,
And now none dare insult us,
Nor our banner, when unfurled.

Fling off the white man's burden—
For heavy is his load;
Why seek a distant climate
And the dusky man's abode?
Think of the affairs internal,
The troubles we have here—
Of the silver and tariff questions,
And elections drawing near.

Fling off the white man's burden,
Leave good enough alone,
Let the savage rule his country,
He has troubles of his own,
And if he needs our counsel,
Why then 'tis soon enough
To send armies and a navy
Made of the sternest stuff.

Fling off the white man's burden—
His duty has been done;
He drove the foes from Cuba
And vanquished every one.
The Spaniards learnt a lesson,
Severe, tho' up to date—
Let us rest upon our laurels,
For awhile, at any rate.

Fling off the white man's burden—
Let him rise up straight and strong
To meet his own adverses
And battle with the wrong,
And in thinking of Manila
And of Aguinaldo's cause,
Just think of the days colonial
Before we tried our laws.

—J. P. M.

OUR SOUTHERN NEIGHBOR.

Some of the Trade Possibilities in South America—Many Openings.

Juan Carosio, an electrical and civil engineer of Buenos Ayres, who is largely interested in the railroad and mechanical development of Argentine Republic, and is touring the United States in search of new ideas, was yesterday responsible for the statement that the citizens of this country are losing a great opportunity for the establishment of more intimate business relations with the people of South America.

"Within the past three years," he said, "millions of pounds have been invested by English capitalists looking toward the further development of the country in which I live. The recent general improvement to the harbor of Buenos Ayres, the erection of docks, the deepening of the channel of the Platte river, has cost the government over $50,000,000. These facts show that a business understanding and a reciprocity of good feeling exists between the two countries. Each party seems to be willing to help the other, and each is benefited thereby. There is no reason in the world why the United States should not participate in the advantages accruing from such a relationship.

"As an instance of our recent advance," he continued, "we have now in Buenos Ayres alone one electrical plant of 20,000 horse power, one of 7,000 horse power, two of 5,000 horse power, and one of 3,000 horse power. Three years ago there was but one electrical plant in the entire city, and that was of but 1,100 horse power. Within the past two years a railroad two thousand miles long has been undertaken and completed. The road connects Buenos Ayres with Chubut and Rio Negro, which are in the extreme northwestern part of the State, and makes of easy access a country hitherto almost unknown to foreigners, which has the most productive soil for grain and cattle raising in the whole world.

"I tell you, we are not asleep down there and the sooner the people of the north awake to a fuller realization of this fact the better for them. Argentine Republic is to South America what the United States is to North America. Your people are wide awake, but so are we. Moreover, ours is not a small country and Buenos Ayres alone has over 800,000 inhabitants. Within the past year, backed by English capital, our people have undertaken one of the most stupendous tasks in civil and railroad engineering ever conceived; and as a result there is now in process of construction a railroad connecting our own town with Valparaiso, on the western coast of Chili. To do this the Andes must be tunneled, as it is impossible to cross them. It is estimated that it will take two years more to complete the work. But when the road is finally in running order the commercial possibilities of the entire continent will be so greatly increased that it is almost impossible to calculate the advantages which will result. The people of the South are no longer entirely dependent upon the North for manufactured products. They are doing a good deal in that line themselves, and in the future will do more. They are, in fact, gradually becoming more independent and the time will soon come when the people of the North will be glad to enter into closer business relations with them. Buenos Ayres is now securing nearly all the machinery for the construction of its various electrical plants, street railways and other enterprises of a similar nature from the United States, and, together with other people of South America, are spending millions of dollars in this way every year. They would be glad to note a reciprocal tendency on the part of American promoters and business men."—Philadelphia Times.

The Stroller.

(After the manner of Rudyard Kipling).

A woman there was and she wrote for the press
(As you or I might do),
She told how to cut and fit a dress,
And how to stew many a savory mess,
But she never had done it herself, I guess,
(Which none of her readers knew).

O the hour we spent and the flour we spent,
And the sugar we wasted like sand,
At the hest of a woman who never had cooked
(And now we know that she never could cook),
And did not understand.

A woman there was, and she wrote right fair
(As you or I might do),
How out of a barrel to make a chair,
To be covered with chintz and stuffed with hair,
'Twould adorn any parlor and give it an air!
(And we thought the tale was true).

O days we worked and the ways we worked
To hammer and saw and hack,
In making a chair in which no one could sit,
A chair in which no one could possibly sit,
Without a crick in his back.

A woman there was, and she had her fun,
(Better than you or I);
She wrote out receipts and never tried one,
She wrote about children—of course she had none—
She told us to do what she never had done,
(And never intended to try).

And it isn't to toil, and it isn't to spoil
That brims the cup of disgrace—
It's to follow a woman who didn't know beans
(A woman who never had cooked any beans),
But wrote and was paid to fill space.

—Boston Congregationalist.

ORIENT INSURANCE COMPANY OF HARTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1898, OF THE CONDITION AND AFFAIRS OF THE ORIENT INSURANCE COMPANY OF HARTFORD, ORGANIZED UNDER THE LAWS OF THE STATE OF CONNECTICUT, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

President—CHAS. B. WHITING.
Secretary—JAMES U. TAINTOR.
Principal Office—HARTFORD, CONN.
General Agent in Virginia—J. B. MOORE.
Residence—RICHMOND, VA.
Organized or Incorporated—JUNE, 1867.
Commenced Business—JANUARY, 1872.

I. CAPITAL.

Amount of capital stock subscribed	$ 500,000 00
Amount of capital stock paid up in cash	500,000 00

II. ASSETS.

Value of real estate owned by the company	$ 96,141 74
Loans on mortgage (duly recorded and being the first liens on the fee simple) upon which not more than one year's interest is due	237,119 66
Interest due on all said mortgage loans, $3,094.14; interest accrued thereon, $1,548.27	4,642 41

ACCOUNTS 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.

Schedule of Assets.	Par Value.	Market Value.	
504 shares American National Bank stock, Hartford	$ 25,200 00	$ 27,200 00	
122 shares Aetna National Bank stock, Hartford	12,200 00	17,690 00	
130 shares Charter Oak National Bank stock, Hartford	13,000 00	11,830 00	
104 shares Farmer's and Mechanic's National Bank stock, Hartford	10,400 00	11,648 00	
152 shares Mercantile National Bank stock, Hartford	15,200 00	912 00	
74 shares Phoenix National Bank stock, Hartford	7,400 00	8,880 00	
200 shares Exchange Natonal Bank stock, Hartford	10,000 00	12,180 00	
113 shares City National Bank stock, Hartford	11,300 00	12,091 00	
71 shares First National Bank stock, Hartford	7,100 00	7,952 00	
1,000 shares Hartford National Bank stock, Hartford	100,000 00	125,000 00	
100 shares Connecticut Trust and Safe Deposit Company stock, Hartford	10,000 00	16,500 00	
200 shares Thames National Bank stock, Norwich	20,000 00	20,000 00	
80 shares First National Bank stock, Norwich	8,000 00	8,000 00	
6 shares Rockville National Bank stock, Rockville	600 00	600 00	
302 shares Mechanics National Bank stock, New York	7,550 00	12,080 00	
50 shares Holland Trust Company stock	5,000 00	2,500 00	
25 shares National German American Bank stock, St. Paul, Minn	2,500 00	1,500 00	
801 shares New York, New Haven and Hartford Railroad stock	80,100 00	159,396 00	
404 shares Pennsylvania	20,200 00	24,644 00	
220 shares New York Central and Hudson River Railroad stock	22,000 00	28,840 00	
50 shares Union Pacific Railroad stock	5,000 00	2,150 00	
7 shares Union Pacific Railroad stock, preferred	700 00	511 00	
100 shares Central Pacific Railroad stock	10,000 00	4,500 00	
400 shares Cleveland and Pittsburg Railroad Company stock	20,000 00	21,400 00	
200 shares Chicago, Burlington and Quincy Railroad stock	20,000 00	27,280 00	
200 shares Illinois Central Railroad stock	20,000 00	22,300 00	
220 shares Chicago, Rock Island and Pacific Railroad Company stock	22,000 00	25,080 00	
170 shares Southern Railway Company stock, preferred	17,000 00	7,140 00	
100 shares Chicago and Northwestern Railroad Company, preferred	10,000 00	18,500 00	
100 shares Delaware and Hudson Canal Company	10,000 00	10,700 00	
160 shares Rensselaer and Saratoga Railroad Company, guaranteed	16,000 00	18,400 00	
100 shares Chicago Junction Railway and Union Stock Yard Company, preferred	10,000 00	12,500 00	
200 shares Morris and Essex Railroad Company, guaranteed	10,000 00	17,600 00	
50 shares Old Colony Railroad Company, guaranteed	5,000 00	9,900 00	
50 shares Connecticut River Railroad Company	5,000 00	13,200 00	
200 shares Minneapolis and St. Louis Railroad Company, first preferred	20,000 00	19,600 00	
84 shares Detroit, Grand Rapids and Western Railroad Company, preferred	8,400 00	3,192 00	
75 shares Norfolk and Western Railroad Company, preferred	7,500 00	4,725 00	
113 shares Atchison, Topeka and Santa Fe Railroad Company, preferred	11,300 00	6,763 00	
100 shares Southwestern Railroad Company, of Georgia	10,000 00	10,000 00	
200 shares Illinois Central Railroad Company, Leased Lines	20,000 00	20,100 00	
150 shares Northwestern Telegraph Company, stock guaranteed	15,000 00	17,250 00	
100 shares American Sugar Refining Company, preferred	10,000 00	11,200 00	
100 shares Adams Express Company	10,000 00	10,200 00	
Georgia State	25,000 00	25,750 00	
County of Coffey, Kan	10,000 00	10,250 00	
County of Finney, Kan	10,000 00	10,800 00	
County of Kidder, Dakota	5,000 00	5,250 00	
County of Wichita, Kan	4,000 00	[illegible]	
County of Pierce, Washington	10,000 00	[illegible]	
County of Glynn, Ga	10,000 00	[illegible]	
County of White, Tenn	6,000 00	[illegible]	
City of Evansville, Ind	20,000 00	[illegible]	
City of Norfolk, Va	20,000 00	[illegible]	
City of Richmond, Va	21,000 00	[illegible]	
City of Sioux Falls, Dakota	12,000 00	[illegible]	
City of Wichita Falls, Tex	10,000 00	[illegible]	
City of Fort Worth, Tex	10,000 00	[illegible]	
City of Fayetteville, N. C.	10,000 00	[illegible]	
Town of Thomaston, Conn	15,000 00	15,750 00	
Medicine Lodge Township, Barber county, Kans	5,000 00	5,000 00	
Bethany Township, Osborne county, Kan	3,500 00	3,710 00	
Oswego Township, Labette county, Kan	5,000 00	5,000 00	
Precinct of Stanton, Neb	8,000 00	8,480 00	
Precinct of Beaver, Kan	5,000 00	5,400 00	
Vermont Valley Railroad Company	25,000 00	[illegible]	
Pittsburg, Cleveland and Toledo Railroad Company	10,000 00	10,700 00	
Chicago, Cleveland, Cincinnati and Indianapolis Railroad	25,000 00	21,500 00	
Chicago, Cleveland, Cincinnati and Indianapolis Railroad	10,000 00	13,550 00	
Morris and Essex, first consolidated, guaranteed	10,000 00	14,200 00	
Chicago, Milwaukee and St. Paul, I. & D. Ext	20,000 00	22,400 00	
Dayton and Michigan Railroad	25,000 00	27,500 00	
Terre Haute and Logansport Railroad	4,000 00	4,080 00	
Chicago, Burlington and Northern Railroad	1,500 00	1,620 00	
Ohio and West Virginia Railroad	3,000 00	3,150 00	
Columbus and Toledo Railroad	13,000 00	14,820 00	
Cincinnati, Jackson and Mackinaw Railroad	12,000 00	4,800 00	
East Tennessee, Virginia and Georgia Railroad	15,000 00	17,250 00	
Southern Railway	10,000 00	[illegible]	
Detroit, Grand Rapids and Western Railroad Company	10,000 00	9,600 00	
Hartford Street Railway Company	40,000 00	41,600 00	
Anderson, Ind., Electric Street Railway Company	10,000 00	10,200 00	
Philadelphia and Reading Railroad Company, Terminal	10,000 00	[illegible]	
Indiana and Lake Michigan Railroad Company, bonds, guaranteed	20,000 00	16,000 00	
Atchison, Topeka and San Fe Railroad, bonds	10,000 00	9,900 00	
Atchison, Topeka and Santa Fe Railroad Company adjustment	4,000 00	3,160 00	
Chicago, Burlington and Quincy Railroad bonds	3,100 00	2,906 00	
Chicago, Burlington and Quincy Railroad bonds	2,000 00	2,340 00	
New York, New Haven and Hartford convertible railroad bonds	22,200 00	55,706 00	
Norfolk and Western Railroad bonds	10,000 00	8,200 00	
Cleveland Terminal and Valley Railroad bonds, guaranteed	10,000 00	8,500 00	
Baltimore Belt Railroad Company, guaranteed	20,000 00	20,800 00	
Cincinnati, Dayton and Ironton Railroad Company, guaranteed	10,000 00	11,600 00	
Kanawha and Michigan Railroad Company bonds	25,000 00	20,000 00	
Chicago, Rock Island and Pacific bonds	20,000 00	21,200 00	
West Chicago Street Railroad Tunnel Company	10,000 00	10,200 00	
Minneapolis and St. Louis Railroad Company	10,000 00	11,000 00	
Savannah, Florida and Western Railroad Company	10,000 00	10,400 00	
Wilmar and Sioux Falls Railroad Company bonds, guaranteed	15,000 00	[illegible]	
Illinois Central Railroad bonds	20,000 00	19,600 00	
Lehigh and New York Railroad bonds, guaranteed	10,000 00	9,200 00	
Seaboard and Roanoke Railroad bonds	20,000 00	[illegible]	
Georgia Railroad and Banking Company bonds	10,000 00	11,100 00	
Central of Georgia Railroad Company, Macon and Northern Division	20,000 00	[illegible]	
Brooklyn Wharf and Warehouse Company bonds	25,000 00	[illegible]	
Territory of Arizona Funding bonds	25,000 00	26,500 00	
Iowa Mortgage Company Trust Debenture notes	2,000 00	1,000 00	
Rutland and Grafton District, Ill., bonds	2,000 00	[illegible]	
First Baptist Church, Nashville, Tenn., bonds	11,500 00	[illegible]	
Alexandria, Ind., Water Works, bonds	9,000 00	[illegible]	
Kansas School bonds	6,450 00	[illegible]	
Kansas School bonds	12,000 00	[illegible]	
Nebraska School bonds	6,248 41	[illegible]	
Dakota School bonds	1,500 00	[illegible]	
Dakota School bonds	2,900 00	3,103 00	
Wyoming Territory School bonds	3,000 00	[illegible]	
Colorado School bonds	8,000 00	8,800 00	
Texas School bonds	15,000 00	15,600 00	
Washington School bonds	10,000 00	[illegible]	
Arizona Improvement Company bonds	10,000 00	5,000 00	
Total par and market value (carried out at market value)	$1,607,847 11	$1,868,119 51	$ 1,868,119 51

ACCOUNT OF STOCKS, BONDS AND ALL OTHER SECURITIES (EXCEPT MORTGAGES) HYPOTHECATED TO THE COMPANY AS COLLATERAL SECURITY FOR CASH ACTUALLY LOANED BY THE COMPANY, WITH THE PAR AND MARKET VALUE OF THE SAME, AND THE AMOUNT LOANED ON EACH.

Description of Collateral.	Par Value.	Market Value.	Amount Loaned Thereon.	
4 shares Aetna Fire Insurance Company	$ 400 00	$1,060 00	$ 400 00	
24 shares Adams Express Company	2,400 00	2,618 00	1,350 00	
Total par and market value, and amount loaned thereon	$2,800 00	$3,678 00	$1,750 00	$ 1,750 00
Cash in the company's principal office				$ 9,131 71
Cash belonging to the company deposited in bank				86,278 55
Interest due and accrued on bonds not included in "market value"				11,525 67
Interest due and accrued on collateral loans				52 55
Gross premiums (as written in the policies) in course of collection, not more than three months due				269,365 98
All other property belonging to the company, viz.: Rents due and accrued, $720.68; Special cash deposit, New Mexico, $10,000.00				10,720 68
Aggregate amount of all assets of the company, stated at their actual value				$ 2,594,839 32

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due; Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	$ 208,819 49	
Losses resisted, including interest, costs, and other expenses	17,289 45	
Total gross amount of claims for losses	$ 226,108 94	
Deduct reinsurance thereon	20,010 67	
Net amount of unpaid losses	$ 206,098 27	$ 206,098 27
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, $909,083.46, unearned premiums (fifty) per cent.	$ 454,541 73	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $888,536.90; unearned premiums (pro rata)	524,637 75	
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, $29,174.31; unearned premiums (fifty per cent)	14,587 16	
Total unearned premiums as computed above	$ 993,766 64	$ 993,766 64
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		80,929 38
Total amount of all liabilities, except capital stock and net surplus		1,280,794 29
Joint stock capital actually paid up in cash		500,000 00
Surplus beyond capital and all other liabilities		814,045 03
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 2,594,839 32

IV. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of last year	$ 250,472 86	$ 2,184 40	
Deduct amount of same not collected	2,896 46		
Net collected	$ 247,576 39	$ 2,184 40	
Gross premiums on risks written and renewed during the year	1,652,414 54	39,269 01	
Total	$1,899,991 04	$ 42,453 41	
Deduct gross premiums and bills in course of collection at this date	265,841 60	2,521 35	
Entire Premiums collected during the year	$1,634,149 44	$ 39,932 06	
Deduct reinsurance, rebate, abatement and return premiums	364,157 81	8,259 68	
Net cash actually received for premiums (carried out)	$1,269,988 63	$ 30,672 38	$ 1,300,661 01
Received for interest on mortgages			19,2[illegible]
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources			[illegible]
Income received from all other sources			[illegible]
Aggregate amount of receipts actually received during the year in cash			[illegible]

V. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount actually paid for losses (including $119,965.34, losses occurring in previous years)	$ 848,756 40	$ 24,514 74	
Deduct all amounts actually received for salvage (whether on losses of the last or of previous years), $13,798.58, and all amounts actually received for reinsurance in other companies, $76,730.26. Total reduction	90,526 79	3,062 [illegible]	
Net amount paid during the year for losses	$ 758,229 61	$ 21,452 [illegible]	
Cash dividends actually paid stockholders during the year			[illegible]
Paid for commission or brokerage			[illegible]
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes			[illegible]
Paid for State and local taxes in this and other States			[illegible]
All other payments and expenditures			[illegible]
Aggregate amount of actual disbursements during the year in cash			[illegible]

BUSINESS IN THE STATE OF VIRGINIA DURING TH[illegible]

Risks written	[illegible]
Premiums received (gross)	[illegible]
Losses paid	[illegible]
Losses incurred	[illegible]

(Signed.) CHAS. B. WHITING, [illegible]
(Signed.) JAMES U. TAINTOR, [illegible]

Seal of Notary.

State of Connecticut, city of Hartford—ss.:
Sworn to January 16, 1899, before
CHAS. A. DODD, Nota[illegible]

J. B. MOORE & CO., Age[illegible]

1103 East Main Street.