MEN WHO FOUGHT AT SHARPSBURG.

Graphic Description of the Battle and Its Results.

BRAVE AND HEROIC CONDUCT.

A "War Correspondent" Tells of the Courage and Self-Sacrifice of the Confederates During the Sharpsburg Campaign.

Some months since an article on the battle of Sharpsburg, which appeared in the Confederate column of the Richmond Dispatch, stated that the writer for the first time had cause to be ashamed of the Confederate soldier. Ever since I have waited for some one to notice this criticism—some one whose knowledge of the facts was greater than mine, and who could defend the reputation of men who never had cause to be ashamed of their actions—their deeds then and forever will speak for themselves. From Bethel to Appomattox their grand leader and their country was proud of them, and they never had cause to blush with shame themselves.

It is true that there were many stragglers (not deserters), or General McClellan would have found out before the second day after the battle that he could claim a victory. These men, please bear in mind, had in about eight weeks marched from Richmond to Frederick, Md.; had fought and won the battles of Cedar Creek, Second Manassas, Chantilly, Harper's Ferry, South Mountain—though not successful in holding the passes of the latter, they had crossed the Potomac, and then retraced their route to Sharpsburg, and with a record that never before has been claimed of any army in an enemy's country. When hungry, tired soldiers marched through a land of plenty and took no man's goods, not even apples in the orchards; when forced marches on empty stomachs had broken down and worn out the men, of course the older, sick and weaker men dropped out of the column and straggled from necessity.

Governor Curtin and General Wool both testify that these men—ragged, shoeless, half-fed—passed through the country without making depredations or taking anything without offering to pay for what they took, even if it were in Confederate scrip. General Lee's order had been issued to that effect, and, though hungry, the men observed his request. It is for the future historian to compare such an order and the character of the man who issued it and the men who observed it with the vandalism of Butler, Sherman, and Sheridan and their men. These were not men to be ashamed of, even if some of them did straggle, and when those who were on hand when General Lee marshalled his forces on that 17th day of September, with an army, variously estimated at from 35,000 to 40,000 men, to cope with General McClellan, with about 90,000 to 120,000 men (see his report in Vol. XIX, War of "Rebellion," dated September 20, 1862; also Long's Memoirs of Robert E. Lee, page 230), every man who answered roll-call knew that a terrible and bloody battle was before him, and when the day was over they had nothing then to be ashamed of, nor had the stragglers, who, weak from hunger, with bare feet, leaving bloody tracks where each step was made, crossed the river all day and joined in the battle wherever the fighting line might be. The men who fought at Sharpsburg have a record as proud and free from shame as those who fought in any other battle of the war, Gettysburg not excepted.

AS TO THE VICTORY.

It was not my intention when I began to write so long a preface, but only to recite an incident that occurred after Sharpsburg.

A short time since I was talking with Colonel Wm. H. Palmer, afterwards A. A. G. to General A. P. Hill, and asked if General Hill had ever made a report of the engagement at the ford below Sheppardstown; how many men were there, and what General Hill's opinion of the fight had been. It seems that Hill had never been fond of writing reports and seldom made one, and they are all too brief. Colonel Palmer stated that he had often talked with General Hill about the attack and defeat of the Yankees, though he had never before met one who had participated in the affair, and as General Hill had fought the battle, and by driving the Yankees back, was the man who changed the whole plan of the campaign for that year, he would be glad if I would try to remember all that occurred, as the whole honor and glory belonged to General Hill.

The battle of Sharpsburg is claimed as a Federal victory. Why, I do not know, except that in that case we failed to drive the enemy entirely off the field, as we had done before, but all the 18th, the next day after the battle, we lay waiting for "Little Mac" to come out of his hole and try another tussle. As he refused to do this, General Lee retired on the night of that day, and then, for the first time, McClellan claimed his victory.

Our battery, being on the extreme right of our line, was drawn off first, and reached the ford shortly after dark. This ford was an exceedingly difficult one, especially for an army with a "victorious" enemy in its rear. The road crossed the C. and O. canal, then down the steep berm bank to the river, which at that time was waist deep. On the southern side of the bank was again steep, and the road ran for some distance along the foot of the bluff, then crossed a deep ravine by means of a narrow bridge, and then into a gorge, so that a long time was necessary to cross an army with all its artillery, wagons, etc. As soon as we had crossed an aide directed us to place our guns on the bluff and wait for orders. My captain directed me to wait at the ford until General Gregg (of A. P. Hill's Division) crossed and to report to him (General A. P. Hill's Light Division being the rear guard of the army).

All night long I sat on my horse waiting for General Gregg, but it was not until morning, just after day-break, that his brigade reached the river. I delivered my message and found my way to the battery. Just here I wish to call attention to the difference between the Confederate and the enemy: General McClellan, for more than a month after the battle, remained near Sharpsburg, trying to reorganize his army, calling for reinforcements, stating in one of his reports that a division with 18,000 on its roll had only 7,000 for duty, the rest having returned to their homes, and, finally, provost marshals were appointed all over the States (I should say the Union States) to bring these deserters back, and during all that time the utmost efforts were made to recruit his army and outfit it in clothing, tents, ammunition, etc., while the "beaten and routed" Confederates fell into line as naturally as water seeks its level.

READY TO FIGHT AGAIN.

As I stood at the ford that night the men, as they passed, would call out the number of their regiment, or the name of their battery, soon finding their own places, and when General Lee, two days afterwards, settled on the hills around Bunker Hill the men had reorganized themselves and were ready to fight again. As stated before, after seeing the entire army cross the river, I found my way to our battery—tired, hungry and anxious to find something to eat. It happened that a stray chicken got in my way and found its way into the frying pan in a very short time. Up to that time, so far as I know, no orders had been issued to those five batteries, we were left there with about 175 infantry, under General Roger A. Pryor, as a shadow of support for the guns. Just about sunrise General Longstreet rode up and ordered me to take two guns to shell a point of woods on the other side of the river where he said the enemy were massing. Like the poor innocent that I was, I took the guns and left the chicken, and when my duty with the guns was over I returned to find both General Longstreet and my chicken gone. He left orders, however, that we were to remain on the bluff as long as possible, and when driven away by larger and longer range guns to retire as quickly as possible upon the rear of the army. With the exception of the odor of fried chicken and two peaches that I found on a tree near the battery, I had nothing to eat all that day.

TO BURN THE BARN.

During the morning we had some little firing, but were exceedingly annoyed by the infantry lying in the bed of the canal and concealed in a house and barn opposite our battery. Finding this picket fire was coming to fast and close, I determined to burn the barn with shrapnell, if possible, and I think that by one shot during this fire I gave General Lee at least four good hours in which to make his way back to Bunker Hill—the position that he had selected to meet McClellan, if that general chose to follow him. I observed an officer and an orderly riding down the hill towards the barn and house alluded to above, and having cut the fuse and being just about to give the order to fire, I concluded to try a shot at these men instead of at the barn. So moving the trail slightly to the left and giving the gun a very slight elevation, I was delighted to see, upon the explosion of the shrapnell, that both men had been knocked from their horses to the ground. One of them was evidently killed, the other badly wounded, but after about half an hour he succeeded in getting on his horse, with the assistance of the rail fence, and rode to the rear.

From what occurred afterwards, I am satisfied that these men came with orders for the men hidden in the barn, house and bed of the canal to charge across the river at a given signal, because just about that time a battery of 20-pound Parrotts, which we had observed for an hour or two on the extreme left of the enemy's line, comenced firing, and though the distance was estimated to be about two miles and a half, their shots fell within a few feet of our guns, though none of them exploded where they struck, but ricochetted over our heads to where General Pryor's Infantry was lying in the woods. Our guns, being smooth bore, could not, of course, fight a battery of 20-pound Parrotts, so we withdrew just below the brow of the hill and awaited further orders.

Upon the withdrawal of our guns the firing of this battery ceased, and, being very tired, to say nothing about being sleepy and hungry, I stretched myself on the ground and went to sleep. How long I slept I have no idea, but was awakened by a most tremendous fire of artillery all along the line of the hill on the north bank of the river, and noticed particularly that our friends of the 20-pound Parrotts had the range of the top of our hill in a most uncomfortable manner. As I rose to my feet I found the whole woods on the other side ablaze with the fire of heavy guns, ranging from 3-inch rifles to 24-pound Howitzer—probably some twenty-five guns altogether. How many infantry were in the bed of the river and crossing the canal it would be hard to tell, but, from my frightened condition, I thought there were a million of them. The river was full of men over half way across, cheering and firing as they came on.

HELTER-SKELTER RACE.

The men of our battery, together with those belonging to other batteries on the bluff, were mixed in helter-skelter race for the road, the whole field and road being crowded with men, guns, horses limber chests without the guns, caissons, officers on horseback and on foot, all in a confused mass and all making the best time possible to where they expected to find the rear of General Lee's army. I had been so sound asleep that I was somewhat dazed by the noise of the guns and the rattling of muskets, the bursting of shells and the general confusion around me. For the moment I did not notice that the gun of which I had charge was still standing unlimbered on the edge of the hill, but calling two men, one named Solomon and the other named Manoni, both of whom promptly returned, we succeeded in limbering the gun, the men mounted the horses, and we were quickly following the procession. For probably a mile the Yakee guns commanded the gorge up which this road ran, and every step of it I took at a gait that would have done credit to John Gilpin on his famous ride.

It is no use denying the fact, I ran as fast as my horse could carry me, through the crowded road or through fields, where possible, and the men of my gun followed me. At the first turn, which was the road running towards Sheppardstown, we turned from the column, intending to go there and find where the rear of the army was. Just after turning into this road I came across my old comrades, the Second and Third Howitzers, with their horses unhitched, guns parked, both men and horses endeavoring to get supper of some kind, utterly unconscious that the Yankees had crossed the river. They had evidently been forgotten. It was only a few moments before the battalion was hitched up and on their way also to the rear as fast as possible.

How late that night we pushed onward, or where we struck General Hill, I have not the slightest recollection. It seemed to me, however, that the night was interminable and that we must be many miles beyond the river. At last, however, we did strike General Hill, and our story was communicated to his headquarters.

A fighter like General Hill needed no orders when his rear was pressed, and by daylight next morning the tramp of that tireless infantry that had already marched and fought until any other less hardened soldiers or men of such spirit would have given out and broken down, was heard marching back to the river, the clatter of their canteens, the occasional clanking of a musket butt against a bayonet and the rumbling of the artillery carriages being the only sounds, but plainly showing that General Hill did not intend to allow General McClellan to push General Lee, but to give him a tussle for the advance.

COULDN'T STAND THE CHARGE.

How far we marched that morning I do not know, but when the infantry struck the Yankees that were encamped on the south side of the river preparing their breakfast the tired stride that had carried these veterans over so many miles was forgotten as, with an old-fashioned rebel yell, they opened fire, and in a short time charged, and though the Yankees fought, and fought well, they could not stand the rush of Hill's troops. I am under the impression that we did not fire a gun on that morning. The fight lasted probably an hour, though, as Bob Stiles says, "No man knows in a fight whether he has been there five minutes or a whole day."

But as the Yankees began to give way and to rush down the sides of the ravine into the road and thence into the river, the fire of Hill's infantry became steadier and their aim truer, and how many were killed no one knows—the ravine was narrow and full of men, every man for himself in a mad effort to cross the river before the rebels could overtake them. I remember seeing the river full of men, as I recall now, not firing a single gun, while our men lay on the top of the bluff and poured volley after volley into the enemy, every man who was shot going down to his death in the river either by the shot or by drowning. It was one of the horrible sights of war, but a necessary and effectual check to McClellan.

I have been unable to find in the short time I have spent in looking over the volumes of the "War of the Rebellion" how many men Hill had and how many Federal troops there were, my impression being, however, that we carried between 3,500 and 4,000 men. Five of our guns had been left on the bluff, and were found just as we left them. The one belonging to our battery was quickly taken charge of by our men, and the march to the rear again resumed.

This time General McClellan was convinced that it would be prudent for him to allow General Lee to choose his own place for meeting him, and we were not pushed nor followed, not even a gun was fired from the other side of the river as we withdrew.

This action of General Hill's proved to be one of the turning points in the campaign of '62. McClellan certainly had had an experience that made him cautious.

On the 22d of September, with nearly three times as many men as General Lee had, McClellan again reports from the north side of the Potomac that he "did not feel authorized to cross the river in pursuit of the retiring enemy," and in the same report (which is the only reference I have found as to the instance related above) says: "The enemy still continues to show their pickets along the river, and with a large force drove back the last reconnoissance that was attempted on the other side." This hardly sustains the boastful claim of a victory at Sharpsburg.

WANTED MORE TROOPS.

A perusal of the "War of the Rebellion" to the men who participated in these scenes is exceedingly interesting, and especially when a victorious army, after one of the bloodiest battle of the war, remains on its own side of the river for at least six weeks looking for General Lee with his defeated columns up and down the river, when they could easily have found him at Bunker Hill, not twenty miles from the Potomac, waiting to give McClellan a chance for another "glorious victory." McClellan in the meantime was continually calling on Washington for troops, asking that this general be sent to his army, and that general—it may be, to repair the bridges at Harper's Ferry and other places, and it was not until late in the fall that the Army of the Potomac attempted to cross at Harper's Ferry, and advanced upon Culpeper and along the Rappahannock river. The probabilities are, therefore, that our little stand at the ford below Sheppardstown, where twenty guns and 175 infantry held McClellan's "victorious" army for a whole day, and again on the next day when General Hill drove his "reconnoissance in force" back with such loss, impressed the enemy with such profound respect for the shooting qualities of the "ragged rebels" that the whole Federal army had to be recruited "almost anew" and outfitted, as is shown by official reports filed, before willing again to challenge General Lee to a battle. Before General McClellan, however, who was a good soldier and a gallant man, could get himself ready, some one else was put in charge of his army, with instructions to take Richmond whether or no.

The late Cuban war has taken up the attention of the people of the present generation, so that we "old fogies" of '61 to '65 are relegated to the rear, and when we begin to talk about war, fighting, suffering, sleepless nights and dreary days, without clothes, without shoes, with nothing but the unconquerable spirit which made the Army of Northern Virginia the grandest army the world ever saw, when Jackson's "Foot Cavalry," Longstreet's "Heavies," and Hill's "Light Infantry" would march twenty or thirty miles from dawn of one day to the beginning of a second, then fight all day and possibly two, the boys of the present day are inclined to laugh and say, "Old man, you are a back number," and so we are. Year by year the men who held the Southern Cross for four long, weary years against overwhelming odds and whipped and killed more men than they at any time had in the army are fast passing away, and it will be but a few years before all of them shall have "passed over the river to rest under the shade of the trees."

ONLY WORE US OUT.

I say "whipped," and say so deliberately; they never whipped us, but wore us out, and on April 8th and 9th of 1865 there was as much fight in the eight or ten thousand veterans who had followed Gen. Lee to Appomattox as there had ever been, and some as gallant stands made by these men then as can be found in the pages of history. We were overwhelmed by numbers in the army, and by suffering and starvation at home, where such men as Sheridan and Sherman overran our country and devastated it so that "a crow flying over would have to carry its rations with him." With such a record as that, we old veterans still think we have a right to talk, and if any of the younger generation wish to learn what fighting is, let him attend any "Campfire," and get some of the men around to talk about the old times, old eyes will kindle into flashing fire, old forms, bent with age, straighten up, as first one and then another tells of the charge on such and such a battery, or a stand made behind such a fence, or how such and such a battery, as for instance, the First Company of Howitzers at Chancellorsville held the entire right wing of the Union Army at bay for a whole day without infantry support, as Rev. William Dame, of Baltimore, will tell him; or get Major Robert Stiles to repeat his lecture on the Second Battle of Cold Harbor, where in eight minutes 13,000 of Grant's splendid army were killed and wounded by the "ragged rebels"; and the youth, if he has any manhood in him, and is not simply a second-class cigarette smoker, will become convinced that the "old man" is not far wrong in claiming a right to talk, and that "there were giants in those days."

Possibly, therefore, he will listen more respectfully and with more interest not only to the tales of the battles, with the rattle of musketry, the deep boom of cannon, the whistle of the conical bullet, the bursting of the shell, the commands of the officers riding here and there with sometimes loud and angry curses and sometimes with the clear, cool words of the man who has thorough control of himself; the noise, dust, confusion, and, above all, an excitement that compares with nothing else in the world, the weary marches through rain or choking dust, the dreary camps, the suffering from cold and lack of clothing, but to the cause for which their fathers fought and for which so many of them laid down their lives.

Fortunately, or unfortunately, as the case may be from the standpoint from which it is viewed, we had no war correspondents in our army who made it their business to laud their officers and to decry the action of those not so popular, and therefore as unwilling as some of us may be to write articles of this character at this late date, we feel it is due that the individual soldier should tell what he saw and what he knew, not only of the privates who stood shoulder to shoulder with him but of their great and gallant leaders, than whom no better soldiers ever fought, and we hope that you and the public will accept this view of the case as an apology for so long an article. We are the war correspondents, though our story is nearly thirty-five years old.

J. B. MOORE.

Outcheered Englishmen.

Editor of The Times:

Sir,—I only send you at this time a brief item. Should it catch the eye of any survivor of Pickett's Division in old Richmond it will tell that I have not forgotten the old days when we could out-cheer Englishmen every time.

"No men on earth can cheer like Englishmen who do so rally one another's blood and spirit when they cheer in earnest, that the stir is like the rush of their whole history, with all its standards waving at once, from Saxon Alfred's downward."—Dickens' Little Dorrit, book II, chap. 22.

I am somewhat disposed to differ with my favorite author; I have heard many cheers and joined in them when the red tide of battle was ebbing and flowing, when we fearlessly, resistlessly rushed onward "with all our banners bravely spread, and all our armor flashing high." She lusty cheering, the elbow-touch of comrades in the fierce war storm about us, made the young warm blood wildly gallop through every vein and artery; and there was no abatement of our ardor and valor until the enemy had either ingloriously fled, or bravely gone down in defeat. Yes, the men of the South; all her youth and all her chivalry from 1861 to 1865, four years of trial, and toil, and bloodshed, ofttimes under Lee, and Jackson, and Longstreet cheered not less lustily and earnestly in the headlong, impetuous charge than did Englishmen "from Saxon Alfred downward." We not only cheered like Englishmen, but we outcheered them on many a hard-fought field where victory so often perched upon our glorious battle flags.

There was one field, the last, when all our heroic efforts sadly ended; then we did not cheer in our old way, and certainly not like Englishmen:

"On Flodden's fatal field,
Where shivered was fair Scotland's spear,
And broken was her shield."

C. A. RICHARDSON.

New York City, May 22, 1899.

HOW'S THIS?

We offer One undred Dollars Reward for any case of Catarrh that cannot be cured by Hall's Catarrh Cure.

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Props., Toledo, O.

We, the undersigned, have known F. J. Cheney for the last fifteen years, and believe him perfectly honorable in all business transactions, and financially able to carry out any obligation made by their firm.

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THE FIDELITY AND CASUALTY COMPANY, OF NEW YORK.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, A. D. 1898, OF THE CONDITION AND AFFAIRS OF THE FIDELITY AND CASUALTY COMPANY OF NEW YORK, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, PURSUANT TO THE LAWS OF VIRGINIA.

President—GEORGE F. SEWARD.
Treasurer and Secretary—ROBERT J. HILLAS.
Incorporated—MARCH 20, 1876.
Commenced Business—MAY 1, 1876.
Principal Office—Nos. 97 to 103 Cedar Street, New York City, N. Y.

I.—CAPITAL STOCK.

Amount of capital stock authorized	$250,000 00	
Amount of capital stock subscribed for	250,000 00	
Amount of capital paid up in cash	250,000 00	
Amount of net ledger assets, December 31st of previous year—extended at		$2,310,867 29

II.—INCOME DURING YEAR.

	Accident.	Employers' Liability.	Burglary.	Fidelity and Surety.	Plate Glass.	Steam Boiler.
Gross premiums unpaid Dec. 31st, last year	$ 189,681 68	$ 242,839 72	$ 32,056 50	$ 11,849 15	$ 47,175 91	$ 51,977 99
Gross premiums written and renewed during the year	1,365,370 49	1,695,865 03	283,000 52	241,417 93	224,047 26	357,207 78
Total	$1,556,052 17	$1,938,704 75	$315,057 02	$253,267 08	$271,223 17	$409,185 77
Deduct gross premiums now in course of collection	231,298 56	229,683 85	24,896 81	10,673 85	22,905 71	53,465 35
Entire premiums collected during the year	$1,324,753 61	$1,709,020 90	$290,160 21	$242,593 23	$248,217 46	$355,720 42
Deduct reinsurance, abatement, rebate, and return premiums	390,093 75	284,935 57	70,246 50	74,813 57	44,247 46	96,883 38
Net cash actually received for premiums	$ 934,659 86	$1,424,085 33	$219,913 71	$167,779 66	$204,070 00	$258,837 04

Carried out		$3,209,345 60
Rents from company's property, including $29,899.44 for company's use of own building	$ 56,053 58	
Interest on bonds and dividends on stocks	79,186 33	
Interest upon other debts due the company and on deposits in bank	906 41	
Total interest		136,146 32
Profit on sale or maturity of ledger assets during the year over book values		10,787 50
Total income during the year		$3,356,279 42
Sum		$5,667,146 71

DISBURSEMENTS DURING YEAR.

	Accident.	Employ'rs' Liab'ty.	Burglary.	Fidelity and Surety.	Plate Glass.	Steam Boiler.		
Gross amount paid for claims excepting weekly indemnity	$146,543 10	....	....	....	....	....		
Gross amount paid for weekly or other periodical indemnity	236,232 90	....	....	....	....	....		
Total	$382,766 00	$977,045 84	$80,637 71	$56,448 05	$77,997 69	$46,674 30		
Deduct reinsurance, salvages, and recoveries on losses previously paid	6,222 18	....	756 25	22,741 09	7,102 44	9,753 43		
Net paid policy holders	$376,553 82	$977,045 84	$79,881 46	$33,706 96	$70,895 25	$36,920 87	$1,275,004 20	
Expenses of loss adjustments and defense suits against policy holders	$ 42,165 00	$174,762 30	$12,521 42	$27,284 97	$ 7,869 52	$ 1,487 62	$ 266,090 83	1,541,095 03

Stockholders for interest or dividend (amount declared during the year, $50,000)	$ 50,000 00	
Commissions or brokerage to agents, less received on reinsurance	840,150 34	
Salaries, travelling and all expenses of agents and agencies not on commission account	201,589 52	
Inspections	115,981 70	
Salaries and all other compensation of officers, $35,895.84; and home office employes, $98,879.18	134,775 02	
Taxes on premiums, $33,981.79; taxes on property, $6,559.71; insurance department fees and agents' licenses, $8,821.61; municipal licenses, $2,469.17; U. S. internal revenue tax, $7,160.14	58,991 82	
Rent including $29,899.44 for company's use of own building	49,051 35	
Legal expenses, $1,177.66; real estate repairs and expenses (other than taxes), $20,009.68	21,187 34	
Furniture and fixtures, $4,601.12; advertising, $8,248; printing and stationery, $29,474.84	42,324 14	
Losses on ledger assets actually sold or matured, under book value	656 88	
All other items (including profit and loss items, $7,819.04)	44,449 02	
Total miscellaneous expenses		$1,559,157 13
Total disbursements		$3,100,252 16
Balance		$2,566,894 55

IV.—LEDGER ASSETS.

Book value of real estate (schedule A) unincumbered	$ 570,832 07	
Book value of bonds (excluding interest, $712,248.03); and stocks, $1,175,872.50 (schedule E)	1,888,120 53	
Cash in company's office, $34,141.76; deposited in banks, $41,976.53	76,118 29	
Bills receivable, $5,552.88; agents' debit balances, $26,270.78	31,823 66	
Total	$2,566,894 55	
Total net ledger assets as per balance		$2,566,894 55

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	$ 2,016 67	
Rents accrued on company's property or lease	2,059 10	
Total outstanding interest		4,075 77
Market value of bonds and stocks over book value, not including interest in item 11 (schedule E)		160,255 72
Reserve reinsurance deposit (cash in company's possession)		19,268 81

Gross premiums in course of collection—to-wit:

	Not over 3 mos. due	Unpaid commis'n thereon.	Net premiums.	More than 3 mos. due not car'd in.)
Accident	$218,658 22	$ 57,222 86	$161,435 36	$12,640 34
Employers' liability	207,480 06	54,297 53	153,182 53	22,203 79
Burglary	24,234 17	6,342 09	17,892 08	662 64
Fidelity and surety	7,664 47	2,006 79	5,658 68	3,009 38
Plate glass	19,643 80	5,140 78	14,503 02	3,261 91
Steam boiler	51,996 10	13,607 38	38,388 72	1,469 25
	$529,676 82	$138,616 43	$391,060 39	

Total not over three months due	391,060 39
Gross assets	$3,141,555 34

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured, $26,270.78; bills receivable, unsecured, $5,552.88	$31,823 06	
Total		31,823 66
Total admitted assets		$3,109,731 68

V.—NON-LEDGER LIABILITIES.

	In process of adjustment.	Known or est'm't'd proofs not filed.	Resisted by comp'y on its own acc't (not outlawed.)
Accident	$ 57,393 29	$24,950 00	$ 7,500 00
Employers' liability	58,135 00	....	375,400 00*
			*Resisted for insured
Burglary	7,037 33	62 00	850 00
Fidelity and surety	4,150 30	4,010 86	9,547 85
Plate Glass	6,272 60		
Steam boiler	8,505 00		
Total gross amount of claims	$141,423 52	$20,052 86	$393,297 85

Aggregate of unpaid claims and expenses	563,774 23

Gross premiums upon all unexpired risks, running one year or less from date of policy:

	Premiums.	Unearned portion (50 P. C.)
Accident	$ 977,430 34	$488,715 17
Employers' liability	1,246,112 74	623,056 37
Burglary	221,507 55	110,753 77
Fidelity and surety	172,415 95	86,207 98
Plate glass	185,045 98	92,522 99
Steam boiler	187,541 36	93,770 68
Total one year or less		$1,495,026 96

Gross premiums upon all unexpired risks, running more than one year from date of policy:

	Premiums.	Unearned premium, pro rata.
Accident	$ 13,237 24	$ 8,864 64
Employers' liability	9,250 51	4,778 31
Burglary	1,656 30	718 97
Fidelity and surety	2,822 00	1,910 62
Plate glass	1,040 63	640 80
Steam boiler	295,563 31	155,628 22
Total more than one year		172,541 56

Total unearned premiums, as computed above, carried out		1,667,568 52
Salaries, rent, expense, taxes, bills, accounts, fees, etc., due or accrued		48,098 90
Total amount of all liabilities		$2,279,441 65
Joint stock capital actually paid up in cash	$ 250,000 00	
Surplus beyond capital and all other liabilities	580,290 03	830,290 03
Total		$3,109,731 68

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

Accident	$6,392,650 00	$16,564 27	$ 4,113 74	$ 4,113 74
Employers' liability	1,225,000 00	12,445 22	4,828 40	4,828 40
Burglary	117,300 00	817 91		
Fidelity and surety	170,050 00	759 71	835 54	835 54
Plate glass	102,074 95	2,407 66	291 35	291 35
Steam boiler	748,000 00	2,899 13		
Aggregate	$8,725,074 95	$35,893 90	$10,069 03	$10,069 03

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

Description.	Rate of divident in each of last three years.			Book value.	Par value.	Rate used.	Market value (ex-div'd.)
City of Richmond, Va., 4 per cent. guaranteed stock	4 pr. ct.	4 pr. ct.	4 pr. ct.	$ 12,600 00	$ 12,500 00	100	$ 12,500 00
200 Shares Chicago and Alton R'y Co., common stock	8	5½	7	27,468 00	20,000 00	169½	33,900 00
500 Shares Chicago and Eastern Illinois Railroad Co., preferred stock	6	6	6	51,200 00	50,000 00	100½	50,250 00
500 Shares Chicago and North Western Railway Co., preferred stock	7	7	7	77,000 00	50,000 00	160	80,000 00
500 Shares Chicago and North Western Railway Co., common stock	5	5	5	52,900 00	50,000 00	130	65,000 00
500 Shares Chicago, Milwaukee and St. Paul R'y Co., preferred stock	7	7	7	64,962 50	50,000 00	160	80,000 00
500 Shares Chicago, St. Paul, Minn. and Omaha R. R. Co., preferred stock	7	7	5½	70,150 00	50,000 00	160	80,000 00
250 Shares Cleve., Cinn., Chic. and St. Louis R. R. Co., preferred stock	5	4	5	24,100 00	25,000 00	95	23,750 00
Consolidated stock of the City of New York, 2½ per cent., due 1929	2½	2½	2½	130,250 00	100,000 00	91	91,000 00
Consolidated stock of the City of New York, 3½ per cent., due 1915 (known as "Additional Water Stock of the City of New York")		3½	3½	105,750 00	100,000 00	106	106,000 00
200 Shares Consolidated Gas Co., of New York, common stock	8	8	8	22,650 00	20,000 00	190	38,000 00
200 Shares Delaware and Hudson Canal Co., common stock	7	5	5	26,700 00	20,000 00	100	20,000 00
400 Shares Lake Shore and Michigan Southern R. R. Co., common stock	6	6	7	52,450 00	40,000 00	197	78,800 00
300 Shares Manhattan R'y Co., common stock	6	4½	4	37,250 00	30,000 00	97	29,100 00
517 Shares Morris and Essex Ext. R. R., guaranteed common stock	4	4	4	49,622 50	51,700 00	100	51,700 00
350 Shares New York, Lack. and Western R. R. Co., 5 per cent. guaranteed common stock	5	5	5	31,950 00	35,000 00	120	42,000 00
1,000 Shares Pennsylvania R. R., common stock (par value $50.00)	5	5	5	53,887 50	50,000 00	120	60,000 00
1,000 Shares Pitts., McKees. and Youg. R. R. Co., com. stock (par val. $50)	6	6	6	60,875 00	50,000 00	130	65,000 00
300 Shares Rome, Watertown and Ogdensburg R. R. Co., common stock	5	5	5	33,050 00	30,000 00	120	36,000 00
25 Shares Standard Gas Light Co., of the City of New York, com. stock		Nil.	3	1,625 00	2,500 00	136	3,400 00
300 Shares Standard Gas Light Co., of the City of New York, pref. stock		3	6	35,350 00	30,000 00	150	45,000 00
300 Shares St. Paul and Duluth R. R. Co., preferred stock	5	5	7	30,600 00	30,000 00	98	29,400 00
500 Shares St. Paul, Minneapolis and Manitoba R. R., common stock	6	6	6	56,687 50	50,000 00	173	86,500 00
200 Shares United New Jersey R. R. and C. Co., common stock	10	10	10	46,243 75	20,000 00	250	50,000 00
300 Shares Western Union Telegraph Co., common stock	5	5	5	25,025 00	30,000 00	90	27,000 00
220 Shares Chicago, Rock Island and Pacific R. R. Co., common stock			5	18,575 00	22,000 00	100	22,000 00
100 Shares Morris and Essex R. R. Co., common stock (par value $50)			7	8,550 00	5,000 00	175	8,750 00
Totals				$1,175,872 50	$1,023,700 00	...	$1,315,050 00

SCHEDULE OF BONDS OF THE UNITED STATES, THIS STATE, AND OF OTHER STATES; AND ALL OTHER BONDS OWNED BY THE COMPANY.

Description.	Year of matur'y.	Interest Rate of.		How pd.	Book value.	Par value.	Rate used.	Market val. (ex-int.)
Atch., Top. and Santa Fe R'y Co., gen'l m't'ge 4 pr. ct. gold bonds, due 1995	1995	4	per cent.	S	$ 66,668 75	$ 70,000 00	100	$70,000 00
Brooklyn and Montauk R. R. Co., 1st m't'ge, 5 per cent. bonds, due 1911	1911	5	"	S	27,434 00	25,000 00	103	25,750 00
Canada Southern Railway Co., 1st m't'ge 5 per cent. bonds, due 1908	1908	5	"	S	26,445 00	25,000 00	110½	27,625 00
Central Ohio R. R. Co., 1st m't'ge 4½ per cent bonds, due 1930	1930	4½	"	S	25,000 00	25,000 00	108½	27,125 00
Central Railroad of New Jersey, general m't'ge 5 p.r ct. gold bonds, due 1987	1987	5	"	S	25,625 00	25,000 00	115½	28,875 00
Chesapeake and Ohio R'y Co., 1st m't'ge 4 pr. ct. bonds due 1989 (R & A div.)	1989	4	5	S	17,000 00	20,000 00	107¼	21,450 00
Chicago, Rock Island and Pacific, general m't'ge 4 pr. ct. bonds, due 1988	1988	4	"	S	104,875 00	100,000 00	106½	106,500 00
Cinn., Ind., St. L. and Chic. R'y Co., gen'l 1st m't'ge 4 pr. ct. bonds, due 1936	1936	4	"	Q	23,625 00	25,000 00	101¾	25,437 50
Kings County Elevated R'y Co., 1st m't'ge 5 pr. ct. gold bonds, due 1925	1925	5	"	S	10,000 00	10,000 00	70	7,000 00
Lake Erie and Western R. R. Co., 1st m't'ge 5 pr. ct. gold bonds, due 1937	1937	5	"	S	25,996 53	25,000 00	119½	29,875 00
Pitts., Clev., and Toledo R. R. Co., 1st m't'ge 6 pr. ct. gold bonds, due 1922	1922	6	"	S	21,000 00	21,000 00	108	22,680 00
State of Indiana (school) 3 per cent. bonds, due 1909	1909	3	"	S	50,750 00	50,000 00	100	50,000 00
United States Registered 4 per cent. bonds, due 1907	1907	4	"	Q	100,768 75	85,000 00	111⅝	94,881 25
Wabash R. R. Co., 1st m't'ge 5 per cent. bonds, due 1939	1939	5	"	S	25,300 00	25,000 00	113¼	28,312 50
Western Union Telegraph Co., Col. Trust, 5 per cent. bonds, due 1938	1938	5	"	S	25,000 00	25,000 00	113½	28,375 00
Union Pacific R. R. Co., 1st m't'ge 4 per cent. gold bonds, due 1947	1947	4	"	S	70,425 00	70,000 00	105¼	73,675 00
Erie R. R. Co., prior lien 4 per cent. gold bonds, due 1996	1996	4	"	S	45,825 00	50,000 00	94	47,000 00
Iowa Central R'y Co., 1st m't'ge 5 per cent. gold bonds, due 1938	1938	5	"	S	19,200 00	18,000 00	104¼	18,765 00
Totals					$712,248 03	$694,000 00	...	$733,326 25

(Signed) GEO. F. SEWARD, President.
(Signed) ROBT. J. HILLAS, Secretary.

State of New York, City of New York—ss.:
Subscribed and sworn to the 16th day of February, A. D. 1899, before
[Seal.] E. A. RABENER, Notary Public.

GEORGE A. GIBSON,
Resident Manager for the Virginias and the Carolinas,
1117 EAST MAIN STREET.