

**SCOTTSVILLE WANTS
NEW INDUSTRIES**

(Continued from First Page.)
It is, and considering the many setbacks it has had in one way and another, it is a marvel in that it has held its own.

The town has two banks, two hotels, a number of retail stores, a cattle and horse market, a large tobacco interest, and the educational and religious advantages are equal to those of any town in the State. The Scottsville National Bank, which was established in 1891, has a paid up capital of \$250,000, a surplus of something like \$175,000 and undivided profits amounting to more than \$200,000. The deposits are close to \$1,000,000 and the loans and discounts are beyond \$750,000. The bank has a building that is valued at about \$500,000.

The Fidelity Bank is a private concern that is under the management of Joaquin V. Pereira, one of the best business men of the town. Mr. Pereira came to this country from his native Brazil in 1872, and after varied experience in several parts of Virginia and the South located in Scottsville. He has the confidence of the people, as is evidenced by the fact that he is a member of the Council, and is regarded as one of the best and most reliable of the city fathers.

In Two Counties.
Scottsville is located partly in the Scott county of Albemarle and partly in old Fluvanna, the county line passing right through the town. The town's most valuable asset is the \$20,000,000 iron bridge that spans the James River across the famous Horse Shoe Bend, and thus brings the town the trade of the southern half of Buckingham county, a trade that in former years, before the bridge was built, went to Farmville and other towns. There are in Scottsville about fifteen stores of one kind and another, some of them being large establishments that do not get a little of a wholesale business. I could not get the exact figures, but as well as I can estimate I would say that the mercantile business of the town comes very close to the half a million dollar mark in a year. The merchants have more than the half of Albemarle county, more than the half of Buckingham and a goodly part of Fluvanna to deal with.

The Best of Roads.
The roads, perhaps the best in all the State of Virginia, radiate from Scottsville out into the interior of Albemarle county, and three perfect roads going over the mountain ranges and through the valleys are a goodly

UNION BANK
PROTECT YOUR MONEY.
Money hidden away in the house is in danger of being stolen or lost, while at the same time it is "dead," being denied the privilege to grow. Place your savings in a reliable bank, where they will yield you an income, and where your money will have absolute protection.

The Oldest, Strongest and Safest Savings Bank in the South
Pays interest at 3 Per Cent., compounded twice a year.

UNION BANK OF RICHMOND, 1107 E. Main St., Richmond, Va.

Capital \$250,000
Surplus \$400,000
Deposits \$1,500,000

a warehouse can find a good job here. A goodly quantity of the sun-cured stock was handled in Scottsville during the season that has just closed, and the Pitts-Martin concern paid as high as \$10 per 100 for some of the sun-cured wrappers that came this way. Messrs. Pitts & Martin handled more than 200,000 pounds of the weed this season, and they did not commence operations until the season had been far advanced.

The Outlying Regions.
The back country that surrounds Scottsville is unquestionably the best farming region of Virginia, the choice of the fruit and vegetable growing region of Albemarle and Buckingham and Fluvanna counties. In these regions corn and wheat and oats grow to perfection, tobacco of various grades made the money crop, and the mountains and the valleys bring the best of fruits and vegetables.

The farm lands over the James are the best vegetable grounds to be found in the State, and a cannery in this town would find all the raw material in the shape of tomatoes, beans, corn and fruit, it would require. The timbers in the country surrounding Scottsville would keep a dozen or more wood-working establishments busy all the year round. The old field white pine is here in abundance, and the forests, covered with the same would furnish box shooft factories and stove factories with material for many years to come, and

in a social, educational and religious way. One of the best high schools in the State is located here, and there are five churches in the town. These facts, together with the further fact that the town is well governed, is peaceably and orderly, the streets are well paved and there are more than 1,200 yards of first-class sidewalks, make it a goodly place to live in. Another interesting fact is that there are no town taxes levied on the people and no license taxes for the privilege of doing business here.

This fact is explained by the statement that Scottsville has a well-regulated and entirely orderly dispensary, which pays all of the paving expenses, all of the school charges, and a whole lot of other charges that people in some other towns are taxed for, and the beauty of it all is that the receipts and the profits from the dispensary come out of the pockets of the wayfarers and the visitors within the gates.

Silica Mines.
A few miles out from the town is a magnificent silica mine, which is owned by Jackson Beale. An expert, who has recently taken a view of this mine, declares that the stone from it runs 98 per cent. pure silica, and is therefore a superb material for the manufacture of plate-glass. A Western plate-glass maker has just been here to examine the mine and has made the owners an offer for the raw material to be shipped to his factory in the West. The owner may accept the offer

Good Times
"Hard times" means adversity and lack of money.
"Good times" means having an account with the

Savings Bank of Richmond
1117 East Main St.
Interest paid on deposits of one dollar or more.

R. A. PATTERSON, President.
L. Z. MORRIS, Vice-President.
JAMES M. BALL, Cashier.

FIRST NATIONAL BANK
We are thinking of YOU as a prospective customer. Come in and talk the matter over with us.

Capital and Surplus \$1,800,000.00

1104 EAST MAIN STREET.

Don't Dodge
Let the facts that will increase your business strike you. My arrows go straight to the point.

W. McK. Evans
Public Accountant
615-A Mutual Bldg

City License Taxes for 1909

Are Now Due and Payable at the OFFICE OF CITY COLLECTOR.

The City Code requires a penalty of not more than \$20.00 per day for failure to pay on or before APRIL 30TH.

F. W. CUNNINGHAM,
City Collector.

CITY BANK
OF RICHMOND, VA.

Capital, \$400,000
Surplus and Undivided Profits, \$175,000

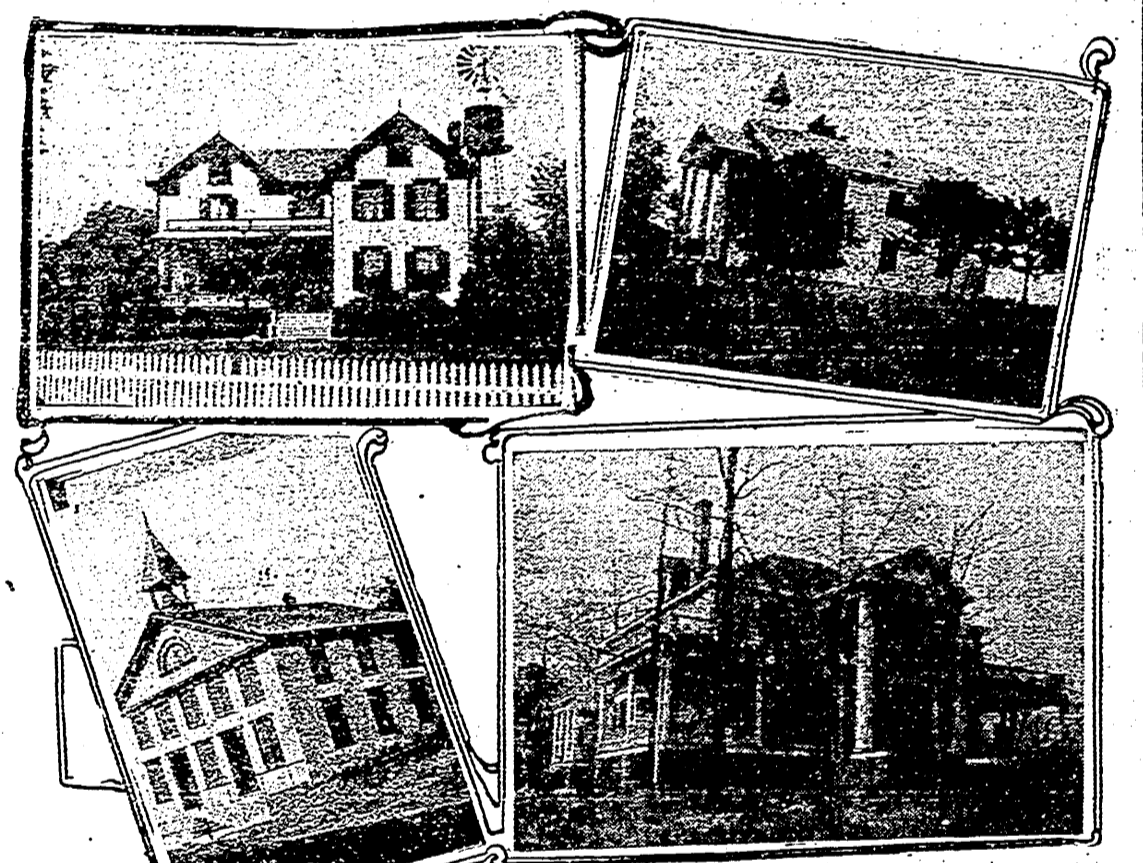
Would be pleased to receive the accounts of corporations, firms and individuals. Interest allowed on deposits in Savings Department.

WILLIAM H. PALMER, President.
E. B. ADDISON, Vice-President.
J. W. SINTON, Cashier.

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Accounting, Auditing, Organizing, Systematizing,
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1115 E. Main St., Phones Nos. 46 and 7225.
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SCOTTSVILLE ON THE JAMES.



NEW RESIDENCE OF HON. D. H. PITTS, BAPTIST CHURCH.

"Belle Haven," Residence of J. L. Pitts, METHODIST CHURCH.

paying order. The Scottsville is justly proud of it.
Among the industries that are in full bloom in the town may be mentioned a broom factory that employs a dozen hands nearly all of the year round, and a tobacco factory operated by Pitts & Martin. The factory is only a leaf establishment and was put into operation less than a year ago. The most of the weed that finds its way to this market comes from the good old county of Buckingham and is made up largely of the black goods that finally finds its way to the "Regie" buyers in Richmond. The Pitts-Martin concern buys direct from the farmers and have within the past year made Scottsville a market that figures largely in the tobacco problem, and they propose to make a greater market here. A loose leaf warehouse would pay well here, and the right man who knows how to run

the tops and laps of the pine trees would make the heart of the excelsior maker glad every day in the year. In addition, the manufacturers would find here all the cheap labor he is looking for. In short, I know of no location in Virginia that is more enticing to the manufacturer, the man who is looking for raw material and the cheap labor in juxtaposition. The creeks that run down the mountain sides and empty into the James River, if converted into electric power, would furnish all the motive power needed to run any kind of a factory.

An Ideal Location.
The abundant supply of pine, oak, hickory, poplar, dogwood and other timbers makes Scottsville an ideal place for wood-working plants of any and all descriptions. The splendid fields upon which roam cattle of the finest kind make this an interesting place for the creamery man. The milk can be had, and the town being equidistant between Richmond and Lynchburg, no better shipping point for a creamery or an ice factory can be found on the Virginia map.
Good Residence Town.
Scottsville offers special advantages

for it is like picking up dollars in the road, but I have been asking myself the question if this stone is good to make plate glass, and if the Western concern can afford to pay the freight on the raw material, why not have a plate-glass factory in Virginia and right here at Scottsville? There is something in this for Richmond capitalists to think about.

I said above that Scottsville is an old-time town, and it is; but there is some young blood here, and that young blood has come to the conclusion that the abundance of raw material heretofore there can be no good reason why Scottsville shall not become one of the liveliest of the inland manufacturing towns of Virginia, and they are very much determined to make it so. Some of these young men have capital to invest, and they are ready to take pot luck with capitalists from the outside who want to establish wood-working plants, brick-making plants, shirt factories, overall factories, excelsior factories, milling enterprises or what not.

Scottsville is a good town for any of those things, and I believe they would pay here. Certainly the home people think so, and they are ready, willing and anxious to put their money in them.

ON BIRMINGHAM BASIS.
Concessions Made in Steel Business as a Result of Cut.
BIRMINGHAM, Ala., April 10.—Announcement was made at the office of the Tennessee Coal and Iron Company here to-day that Southern consumers of steel hereafter would be able to purchase steel made in the Birmingham district on a Birmingham basis instead of Pittsburgh prices.
Concessions are being made as a result of the cut, but it is understood that the change will be permanent.

Put Fire in Mail Boxes.
[Special to The Times-Dispatch.]
LYNCHBURG, Va., April 10.—Post-office authorities have just investigated a report that small boys inserted burning bits of paper into a street mailbox here several days ago, the result being that several pieces of mail were burned. Several boys, too young to be prosecuted, have acknowledged that they committed the act.

Getting a One-Color Concrete or Block House
depends on getting Uniform Color Cement. Some cements vary in color from one batch to another, but there is never any variation in

EDISON Portland Cement

because, instead of the raw materials coming from different sources at different times, all the materials come from our own quarries, all the time, resulting in an invariably uniform-colored product. And, it is also easiest worked, hardest in final set, strongest and most durable because

Uniformly 10% Finest Ground in the World.

Write us or ask your dealer for booklet "How to Mix and Use Edison Portland Cement"

BALDWIN & BROWN (Inc.), Richmond, Va.
PETERSBURG BUILDING SUPPLY CO., Petersburg, Va.

INSURE YOUR LIFE WITH A HOME COMPANY

The Life Insurance Company of Virginia

The OLDEST Southern Life Insurance Company
The LARGEST Southern Life Insurance Company
The STRONGEST Southern Life Insurance Company

Issues the most approved forms of policies in amounts from \$1,000 to \$25,000, with premiums payable annually, semi-annually or quarterly.

All policies are clear and definite in their provisions and their values are absolutely guaranteed.

That its management is conservative and safe, yet aggressive, is shown by its wonderful growth and strength, having increased its gross income during the past five years more than \$1,000,000, and its total assets nearly \$3,000,000.

Gross Income in 1908	\$2,650,011.46
Assets on December 31, 1908	\$4,444,711.62
Liabilities on December 31, 1908	\$3,642,596.90
Surplus as to policyholders on December 31, 1908	\$802,114.72
Insurance in force	\$63,309,202.00

JOHN G. WALKER, President. T. WM. PEMBERTON, Vice-President
W. L. T. ROGERSON, Secretary.
FRANK E. HALL, Superintendent of Ordinary Agencies.
PELHAM BLACKFORD, General Agent for Eastern Virginia, Richmond, Va.
WALTER TURNBULL, General Agent for Southern Virginia, Lawrenceville, Va.
T. B. JONES, Special Agent, Newport News, Va.

Home Office, - - Richmond, Virginia.

Travellers Get Our Letters of Credit. Good All Around the World

Bank of Commerce and Trusts
NINTH AND MAIN STREETS

Capital, - - \$200,000.00

Loans on Richmond City Real Estate and Approved Collateral
Depository for the State of Virginia and City of Richmond
Business, Personal and Savings Accounts Solicited.

SPECIAL ATTENTION TO SAVINGS ACCOUNTS
3% INTEREST ALLOWED

COMMONWEALTH BANK
12 N. 9th Street, Richmond, Va.

CAPITAL, - \$200,000.00

Safe and Solid **4%** Interest on Savings Accounts

H. L. DENOON, President W. L. WALTERS, Vice-Pres. and Cashier S. E. WALTERS, Asst. Cashier

—DIRECTORS—
J. F. WALSH, P. C. CHRISTIAN, H. L. DENOON, GEO. C. WALTERS, W. L. WADE,
CHAS. B. COOKE, HUGH DENOON, ISAAC B. DAVENPORT, W. L. WALTERS.

Stock is Now Selling

In order to build factories, buy materials and hire workmen to make the machines, the Burlington Telegraph Typewriter Company must have money.

For a short time you can buy stock at \$5 per share (par value \$10). It may go up to \$10 any hour.

The men behind the enterprise are all strong business men, known the country over for honesty and ability. You can't make a mistake.

Come to No. 6 South Twelfth Street and see the Burlington work. Make all checks, drafts and remittances to

The Burlington Underwriters
No. 6 South 12th Street,
Phone 7060, Richmond, Va.
Stock Market Address to For Any Moment Without Notice.

"Unity combines scattered forces into a powerful factor."
—Horace.

In the co-operation of small accounts under bank executives with a fixed purpose, scattered forces become a mighty power.

Moral: Combine your forces with ours for mutual advantage.

3% Interest Allowed on Savings Deposits.

Bank of Richmond.
RICHMOND VA.