

peake Bay, which laves her eastern shore, is within itself a mine of wealth to the State. Its waters teem with fish, oysters, crabs, and wild fowl, and employment is furnished to thousands of fishermen, oystermen and packers.

Nowhere on the continent can be found another section so rich in navigable streams. The James, York, Potomac and Rappahannock rivers, all navigable for large vessels, rise and fall with the tides from Chesapeake Bay, giving cheap transportation for the products of the eastern half of the State. Innumerable smaller rivers and streams have their rise in the western mountainous sections, which in former years were esteemed only for their trout and bass fishing. To-day, however, they form an invaluable commercial asset of the nation, for, on account of their rapid fall, they make a water-power second only to that produced by the mountain streams of New England, and Virginia in the last twenty years has awakened to the opportunity thus afforded, and now upon the banks of these streams is heard the busy hum of machinery. Cotton mills, flour mills, paper mills, tanneries and ore-washers are all vying with each other in their race for pre-eminence in the commercial world.

Few States excel the Old Dominion in railroad facilities. The great system of the Norfolk and Western and Chesapeake and Ohio traverses it from West to East. Over rivers, through tunnels, across the plains, they stretch their steel rails from mountain to sea-shore, while from North to South, with innumerable side lines, their tracks pierce the State in every direction. Paralleling these roads, the Virginian railroad within the past year has completed its enormous undertaking, and to-day is hurrying its thousands of tons of coal for four hundred miles, from the mountains to tide-water, while the Southern, the Atlantic Coast Line, Seaboard Air Line, the Richmond, Fredericksburg and Potomac and other lines ramify into every section of the State, increasing her prosperity and wealth.

To-day more people are coming to Virginia buying land than ever before in its history. The population in the last five years has increased over 5 per cent., a greater increase than any southern State save one, and to-day she has a population of 2,000,000.

Time fails to tell of her picturesque scenery, her noble streams, her fertile valleys, or her sun-bathed mountains. Of the efficiency of her colleges and universities, the men who have gone out from their classic halls and who have occu-

pied positions of the highest distinction are sufficient evidence. The graduates of these colleges have been eminent as orators, warriors and statesmen. Their names are written large on the pages of history, on marble and bronze, and, grander still, upon the grateful hearts of their countrymen.

Such is Virginia of to-day. Keeping step with the world's onward march, what wonder if her people, dwelling proudly upon the achievements of the past, peer with hopeful, eager eyes into the future. And of that future we believe that the achievements of the past are only an intimation. The organist has played the prelude, what the great theme itself will be, we cannot imagine, but if Virginians are but worthy it will be grand beyond their dreams.



Honor to Whom Honor is Due.

At the recent annual convention of the National Association of Life Underwriters, held at Detroit, Mr. N. D. Sills was elected Secretary. Mr. Sills is the Manager of the Sun Life Assurance Company of Canada for the State of Virginia, and has filled the position in the most efficient manner since his appointment in 1902.

It is a distinguishing feature of able men that they always have time to spare. This is true of Mr. Sills who, although devoted to his business, finds time to discharge the duties of President of the Business Men's Club of Richmond and, in addition to this, has interested himself in a number of philanthropic enterprises.

Mr. Sills is exceptionally gifted as a speaker, even for the State Manager of an insurance company, and is equally at home on the public platform or among his friends of the agency force. To this talent, which has won him the title of "the silver-tongued," add the characteristic smile, and there you are!

We take sincere pleasure in congratulating Mr. Sills on his success, and in wishing him for the days to come—
"Long continued and increasing hourly joys."