In Dorchester Gardens

Those who take pleasure in wild gardens have noted with sympathetic interest the clause in the published will of the late Elihu Root, leaving a trust fund of $100,000, the income of which is to be used for the maintenance of his wild garden. This garden, initiated by Mr. Root's parents and cherished and added to by him, is thus provided for during the lives of his children and grandchildren.

Possibly some amateurs are under the erroneous impression that a wild garden is only for the wealthy, or those who have a considerable acreage at command. On the contrary, a wild garden can be possessed by almost anyone with a plot of ground, large or small.

Any enthusiastic gardener though experienced only in cultivating a small plot, will not find it difficult to understand how a yearly income of $4,000 to $5,000 can readily be spent on the Root wild garden, the extent of which may be judged by mention in the will, of "fields and woods" that were added to his parents' original tract during Elihu Root's lifetime.

It may not be so easy to realize that a very pleasing wild garden can be had for an outlay of little more than $5 annually; the extent of such a garden, of course, being measured in square feet rather than in acres. Home gardeners every where are finding time, space and interest for the incorporation of these natural beauty spots in the garden scene. As a consequence of a growing demand, it is no longer difficult to secure sturdy, well-grown wildings from commercial nurseries.

As a small child, the writer started his first wild garden (with parental inspiration and assistance). The common procedure in those days was to go into the woods and dig up any plants that took his fancy. Unfortunately for the survival of our native flora, the destructive waste of this system was not realized by the authorities until many of our finest wildlings had become all but extinct.

Today, owing to the strict State conservation laws and to the spreading interest in wild flowers, a number of reliable nurseries specialize in nursery-grown wild stock. Some of these concentrate on native flowering shrubs, others on flowering plants, ferns and mosses. One nurseryman has produced a fine commercial stock of trailing arbutus.

Since many wildlings blossom readily in positions of semi-shade, there is almost always available a suitable location in the grounds—just waiting to be made into a wild garden. Every house has a shady side and there is always the perplexing problem of what to plant there. Wild flowers offer nature's answer to this question.

Shady spots under trees or shrubbery where grass refuses to grow, can often be beautified with one of the many wild ground covers. Small streams or brooks, with trees or shrubs nearby which give too much shade for most cultivated flowers, also form agreeable natural settings for wild species.

"FARM PLAN" GIVES A.A.A. INFORMATION TO FARMERS

County farmers can get first-hand information about the application of the 1939 AAA program to their farms by conferring with local committeemen in using what is known as a "farm plan", according to the chairman of the local AAA committee.

Committeemen already are making arrangements to meet with each farmer to help him work out his farm plan, which is an outline of the way the program works on the individual farm in 1939. Through this personal contact with the committeemen, the farmer who desires to participate this year will be able to obtain information as to application of the program on his farm. This will include a discussion of the soil-depleting crop allotments for the farm, and the working out of a list of soil-building practices that will enable the farmer to earn maximum payment. The list is to include practices most needed on the farm and which are not routine farming practices.

The "farm plan" also contains information about rates of payments, rates of deductions, and credit which will be given for each soil building practice.

Any farm operator who does not have an opportunity to work out a farm plan with his committeemen within the next few weeks should contact the county office or his local AAA

BEST RESULTS OBTAINED BY PLANTING TREES NOW

Many forest plantations fail because the trees are planted at the wrong time of the year, according to C. F. Winslow, specialist in Forestry for the University of Maryland Extension Service. He says that for most species of forest trees the best time for planting is in the spring, just before the buds start to burst.

This usually runs from March 1 on the Eastern Shore to April 1 for the Western part of the State, although this year, because of the colder weather in some sections, planting may take place a little later. The planting season for the State usually last about one month.

In addition to observing the proper date, Mr. Winslow emphasizes that it is equally important to select correct planting stock and use good planting technique.

For example, trees vary considerably in their moisture requirements and such trees as white ash and black walnut require a great deal of water while pitch and short-leaf pine need little water. On the other hand, tulip poplar and white pine like a moist soil but require adequate drainage at the same time.

Care should be taken to see that the roots of the tree do not die before it is planted. To insure that they do not die, the young trees should be "heeled" in as soon as they are received from the nursery. This consists of digging a shallow trench and spreading the trees on the ground with their roots in the trench. Loose, moist earth is then thrown over the roots.

Mr. Winslow points out that this method of protecting the trees will keep them fresh for about ten days during the planting season. Its greatest advantages lies in the fact that it will keep the roots moist while the trees are being planted. Only a few trees at a time should be removed from the "heeling in" trench while the trees are being planted and even then they should be kept in a bucket filled with mud and water. This bucket can be carried to each hole before the tree is planted.

Trees should be planted in a natural position, erect and with roots spread out naturally in the ground. The top-most roots should not be covered with more than one-half inch of soil.

Things are Cheaper

Editor: I'll give you $2 for this anecdote about President Roosevelt.

Joke Writer: What's ailing you? You gave me $3 for that anecdote when it was about President Coolidge!

Poet: Whenever I read a beautiful spring poem it makes me feel like a bird and I want to fly above the clouds.

Editor (fed up with poems and poets) Yeah, every time I read one it makes me soar.

Sergeant: Any man here know anything about music?

Several recruits: Yes, sergeant.

Sergeant: Then go move the piano to the concert hall.

Food Industry Approves Plan

A committee representing all branches of the food and grocery industry recently approved the Department of Agriculture's new "stamp plan" for distributing surplus farm products to needy families through normal trade channels.

The plan will shortly be put into effect on an experimental basis, Henry A. Wallace, Secretary of Agriculture, announced in a limited number of cities. The places in which it will be tried out will be made public in the near future, he said.

Involving a novel approach to two problems — the need of relief families for more food and the farmers' need for larger markets for their surplus products — the new plan aims to boost the average expenditures of relief families for food from the present $1 per person per week to $1.50. The extra 50 cents would be spent for surplus products and would be provided through the Federal Government.

Under the plan relief workers would be allowed to obtain special orange stamps in lieu of the amount of their relief earnings they normally spend for food. For each dollar's worth of orange stamps thus obtained, each family would be given 50 cents worth of special blue stamps which would be good only in exchange for products designated as surplus.

In the selected cities in which the plan is to be tried out, it will replace the present system by which the Federal Surplus Commodities Corporation distributes surplus products to relief agencies, which in turn give them to relief families.

Under the new plan, the surplus products would move through normal trade channels.

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RCA Victrola, Model U-112. Has Feather-Touch Crystal Pickup and True-Tracking Tone Arm. Radio has Automatic Volume Control, RCA Victor Metal Tubes, and many other features. A great buy at $39.95



Model U-104 ... This genuine RCA Victrola features Feather-Touch Crystal Pickup, True-Tracking Tone Arm. Tone control for both radio and phonograph! An amazing value $19.95

WITH this beautiful, double purpose instrument, we are offering you the greatest double value we have ever seen. We can make this great offer only because of the RCA Victor 40th Anniversary Celebration. Model U-125, is really two instruments in one. With it you get both the daily show of radio, and the lasting enjoyment of records. No more waiting to hear your favorite stars. You just put on a record, push a button, and there they are. Let us have that old radio or phonograph now. We will allow you $40 for it on this completely new Victrola. This is an offer that puts you years ahead and money ahead. Come in without delay.

$5,000 for Oldest Victrolas!

As part of 40th Anniversary Celebration, RCA Victor will pay $250 for the oldest Victrola made in each year from 1906 through 1925 inclusive.

See us for details on how to win one of these $250 checks.

Metropolitan reports to its policyholders—

HIGHLIGHTS OF 1938

The Metropolitan Life Insurance Company is a mutual company. It is operated solely for the benefit of its 29 million policyholders, whose life insurance with this Company totaled over $22,612,000,000 at the end of the past year.

In 1938, more than $566,300,000 was paid to policyholders and beneficiaries, and $176,000,000 was added to statutory reserves for payment of obligations which will accrue in future years under present policies. Dividends paid in 1938 amounted to $103,940,000. A still larger sum—$118,042,000—has been set aside for dividend payments in 1939.

Metropolitan has paid, since 1927, more than $5,000,000,000 to policyholders and beneficiaries.

More than $1,800,000,000 of life insurance protection was provided by the 3,330,151 new policies issued during the past year.

Assets held for the benefit of policyholders and beneficiaries—which include more than 100,000 carefully selected, diversified investments—amount to more than $4,900,000,000.

As part of its welfare program in 1938, Metropolitan distributed 68 million health booklets—an average of 1 every half-second—and published monthly health-education advertisements in magazines whose combined circulation for the year was over 300 million copies.

Metropolitan welcomes every opportunity to provide its policyholders with information that will enable them to have a clearer understanding of how the Company operates. To help accomplish this, the Company is publishing a series of educational advertisements in magazines, and seeks in various other ways to keep its policyholders informed. A booklet, soon to be available, contains a detailed account of Metropolitan's progress in 1938. We shall be glad to send a copy on request.

Metropolitan's Business Report for the year ending December 31, 1938.
(In accordance with the Annual Statement filed with the New York State Insurance Department.)

ASSETS

Government Securities		$933,919,346.89
U. S. Government	$868,608,893.16	
Canadian Government	65,310,453.73	
Other Bonds		1,768,541,971.29
U. S. State and Municipal	117,430,070.53	
Canadian Provincial and Municipal	104,610,612.32	
Railroad	590,984,033.71	
Public Utilities	589,927,007.34	
Industrial and Miscellaneous	365,590,247.39	
Stocks		88,452,477.37
All but $24,588.78 are Preferred or Guaranteed.		
Mortgage Loans on Real Estate		979,562,124.03
Farms	$73,800,886.26	
Other property	905,761,237.77	
Loans on Policies		526,263,387.92
Real Estate Owned		392,187,370.22
Includes real estate for Company use.		
Cash		108,817,444.71
Premiums outstanding and deferred		84,974,718.06
Interest due and accrued, etc.		60,181,576.49
TOTAL		$4,942,900,416.98

LIABILITIES

Statutory Policy Reserves — Amount which, with interest and future premiums, will assure payment of policy claims.	$4,317,868,342.00
Dividends to Policyholders — Set aside for payment for the year 1939.	118,042,832.00
Reserve for Future Payments on Supplementary Contracts	90,504,443.44
Held for Claims — Including claims awaiting completion of proof and estimated amount of unreported claims.	21,155,521.99
Other Policy Obligations — Including reserves for Accident and Health Insurance, dividends left with Company, premiums paid in advance, etc.	83,480,722.21
Miscellaneous Liabilities — Liabilities not included above.	43,457,484.19
Surplus and General Voluntary Reserve — This serves as a margin of safety—a cushion against contingencies which cannot be foreseen.	313,391,071.15
TOTAL	$4,942,900,416.98

Total Life Insurance in Force

Ordinary	$11,556,261,130
Industrial	7,550,316,755
Group	3,505,825,709
TOTAL	$22,612,403,594
Accident and Health Insurance	
Weekly benefits	$18,500,602
Principal sum benefits	$1,449,927,200

Payments to Beneficiaries and Policyholders

Ordinary	$241,946,643.15
Industrial	260,990,746.69
Group Life, Health, and Annuities	60,703,239.57
Personal Accident and Health	2,715,671.05
TOTAL	$566,356,290.43
Number of new life policies issued	3,330,151

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