INSURANCE RECORD BROKEN.

The Metropolitan Life Made a World Record for Business in 1919.

The Annual Report of the Metropolitan Life Insurance Company, which is summarized today, shows that the Metropolitan broke all the world's records for business in 1919. During the early part of the year, many claims, traceable to the epidemic of influenza, which extended roughly speaking, over the period from September, 1918, to March, 1919, figured in the mortality of the Company, although general health conditions during the year were better than usual. The industrial death rate in 1919 was the lowest in the history of the Company.

Notwithstanding the current stories of wasteful spending on the part of those receiving more money than heretofore, the experience of the Company indicates that a greater number than ever are saving their money and investing it in life insurance for the protection of their families. Increased wages, together with the fact that the influenza epidemic brought new emphasis to the need of life insurance, and the Government's scheme of War Risk Insurance, which placed the amount needed by the average man at ten thousand dollars, are reflected in the worldbreaking record that the Company made in writing new insurance. The total new business was one billion four hundred and eighteen million six hundred and eighty-one thousand, four hundred and ninety-two dollars, an amount greater than was ever placed by any company in any year anywhere. People in all circumstances seem to have held the same attitude toward the taking of new insurance, because the so-called Ordinary insurance, the larger policies, amounted to almost eight hundred million dollars, and the Industrial, the small policies on which premiums are paid weekly, to something over five hundred million dollars while the comparatively new branch known as Group insurance, where employers take policies covering their employees, reached the total of nearly one hundred and twenty-two million dollars. The total number of policies outstanding is 21,770,671 for the enormous total of $5,343,652,434.

The income of the Company amounted to two hundred and fifty-four million seven hundred and twenty-nine thousand dollars—an increase over the previous year of more than fifty-four and a half million dollars. The assets of the Company increased during 1919 by $89,367,126 and total $864,821,824. Dividends to be paid to policy holders this year are $7,625,723.

Claims paid numbered 289,125—an average of one every thirty seconds of each business day of eight hours, while the amount paid to policyholders during the year was over seventy-three and a half million dollars, or an average of $505.93 a minute of each business day.

The Company's Welfare activities kept pace with the increased demand for insurance. Some years ago the Company established a Nursing Service and entered upon an extensive campaign for the improvement of the health of policy-holders. Any holder of an Industrial policy, who needs it may have free nursing service, and during the year the Company's nurses made 1,300,883 visits to 256,000 sick industrial policy holders. The Company's agent distributed more than twelve millions of pamphlets, giving hints for improved health conditions, proper sanitation and preventive measures. This work which has been in process for a number of years, seems to be reflected in the steadily decreasing mortality. The reduction in the general mortality in the Company's experience has improved 17.9 per cent. A fair estimate of the saving because of this decreased mortality is, in round figures, two million dollars.

The Company has conducted experiments in health and welfare work which are receiving the attention of scientific men and those interested in health and economic topics. One is at Framingham, Mass., where the Company, two or three years ago, authorized an expenditure of one hundred thousand dollars to be spent by the National Tuberculosis Association in an effort to wipe out that disease in an entire municipality. The experiment is being continued with the cooperation of various semi-public and official bodies with results that are considered satisfactory and that indicate that tuberculosis can be very largely stamped out.

Another interesting experiment in welfare work is in the city of Kingsport, Tenn., where, under the leadership of a number of prominent business men Group policies have been taken out for every employee in every industrial concern in that place. The entire pay-roll of the city has also been insured under one group, and thus all the workers of a city of ten thousand come under the operation of the Metropolitan Health and Welfare activities. Supervising Nurses from the Company have investigated health conditions and have undertaken a general programme of improvements in an effort to make Kingsport a perfectly healthy city. In the language of the men who are back of the enterprise, the city has taken the Metropolitan as its partner for the improvement of all civic conditions.

UNCLE TED'S BED-TIME STORIES THE STORY OF TEN BILLION DOLLARS!

"Uncle Ted," said Jack, "I heard Daddy say at dinner the other day that the United States had loaned an awful lot of money to other countries during the war and that we might not get some of it back."

"Well, Jack," replied Uncle Ted, "your father was certainly right when he said that the United States had loaned other countries a lot of money. You see kiddies, during the war it was necessary for the allies who were fighting Germany to have large sums of money with which to buy war materials, food and supplies. It happened so that the United States had more money than anyone else at the time and we loaned the various countries different amounts of money at different times until the total amount has reached the enormous figure of $10,000,000,000."

"Phew!" said Ruth, "that's a lot of money."

"I should say it was a lot of money. And the worst of it is that many of the people in Great Britain think we should cancel the amount we loaned England."

"What do you mean 'cancel the amount'?" asked Jack.

"By that, Jack, I mean let them keep the money and never pay it back. You see, these countries borrowed this money with the understanding that they were not only to pay it back but that they must pay interest, that is, pay a certain amount for the right to use the money. Now there seems to be a movement on foot in Europe, especially in England to not only get out of paying the interest but to get out of paying back any of the money at all."

"How much did we loan England?" asked Jack.

"We loaned Great Britain $4,210,000,000. Great Britain has loaned other countries $8,700,000,000. Of course, $4,219,000,000 of that amount was furnished Great Britain by the United States, so that Great Britain has really only loaned to other countries $4,449,000,000. To give you an idea of how certain Englishmen think about this matter, I will tell you about a man by the name of Maynard Keynes, who is connected with the British Treasury in somewhat the same way that our Assistant Secretaries are connected with our Treasury. He says that because Germany will not be able to pay back much for the terrible damage she did during the war, that the United States should do the paying! Of course, he means by paying, that we should tell all the allies that they can keep the money we loaned them and forget it! Besides this, he says, in a round about way, that if we don't do this these nations might call another war in order to keep from paying this money. That sort of thing is not only silly but dangerous and the sad part of it is that many Britishers feel the same way.

"It wouldn't be quite so bad if Mr. Keynes stopped at saying this much but he goes on and suggests that after the United States has told the allies that they can keep this $10,000,000,000 that this country should make another loan of about $1,000,000,000 to help the countries on the other side of the Atlantic get in a position to do business on as big a scale as we do. In other words he would have the United States furnish the money for the countries of Europe to do business that would take business away from this country."

"Where did the $10,000,000,000 come from that we loaned to the allies?" asked Ruth.

"I am glad you asked that question Ruth," answered her Uncle, "because it just shows how impossible it would be for us to cancel these loans. The $10,000,000,000 has not yet been paid and when it finally is it will be paid by you and me and all the people of the United States who bought bonds."

"What would happen if we cancel this debt?" asked Jack.

"The first thing that would happen would be the forming of some plan to raise $10,000,000,000 in this country. It might mean another issue of bonds, like Liberty and Victory bonds or it might mean more taxes on things we eat and wear and use every day of our lives, or both. In other words, kiddies, the matter is very simple. We loaned this money to the allies to help them win the war. They knew that they were to pay interest and in time pay it all back. The United States would expect to do the same. Not counting these loans, the war cost the United States about $25,000,000,000 and if we cancel the $10,000,000,000 loan, then the war cost us these two amounts added together which make, $35,000,000,000.It really would mean more than $35,000,000,000 for we would have been without that money for many, many months and would have lost the interest besides. Here is another important thing for you to remember. The Senate has again killed the peace treaty with the world club plan and it is now up to President Wilson as to what will be done. The greatest danger of our joining the world club has passed but there still is a chance that the idea, at least, will have to be fought. If with England having six votes to our one in the world club, she should decide that she would not pay back this money, we would have little to say. That shows you again what a dangerous plan it is."

"Hasn't England a lot more land than she had before the war?" asked Jack.

"Yes indeed," answered Uncle Ted. "It has been said that Great Britain has gained nearly 1,000,000 square miles of land by the war. The largest part of this is in what is Africa. Probably the richest land, that is land with great mines, etc., is located in German Southwest and German East Africa. This land which was given to Great Britain as part of her share in the victory over the Germans, formerly belonged to Germany. All of these land gains mean that Great Britain has more land to mine, more land upon which to plant things and, of course, that means more money in the end for she will have lots of things tosell to the rest of the world that she never had before."

"Then why should she ask the United States to cancel the money loaned her?" asked Ruth.

"That is just the point. There is no reason in the world why Great Britain cannot pay this debt. She has made gains by the war while we have not taken anything. American boys fought, died and were wounded helping to fight the Germans and American money was spent for the same purpose. The United States is having her troubles in getting back to business as it was before the war and she needs all the money possible."

SANDYVILLE

Sunday School at Sandy Mount, this Sunday morning at, 9.30, also election of officers. Special Easter Service at 7.45 P. M. All invited to this service.

Rev. Mr. Clough preached a splendid sermon, last Sunday morning, to a large audience. At the close of which George H. Caple, one of the stewards, secretary and treasure gave a splendid report of the finances of the church for the year, which has been a good one. A large portion of the money for the electric lights was also given.

C E. was held at night with good attendance and an interesting meeting was led by Mrs. Thos. Shilling.

A large number of persons are moving this week: Clarence Glover to has farm near Ogg Summit; Bertrand Caple to the Hering farm, which he purchased last year. Edward Hahn has purchased a house in Baltimore and will move there the last of April. His farm has been purchased by a family in Baltimore, who will move this week.

Mr. Bankard moved into the tenant house of Bertrand Caple, Monday.

William Hill moved on the farm of L. W. Caple this week will Zepp will move in Mr. Hill's house.

Mr. Emma Tanner recently spent ten days visiting Miss Mary Yokel, in Baltimore.

Mr. and Mrs. Carroll Stocksdale, Mr. and Mrs. Harry Klee spent Sunday with their parents, Mr. and Mrs. Emory Zepp.

Mrs. Wm. Westaway and Mrs. Thos. Shilling spent several days, last week, visiting relatives in Baltimore.

Wedding bells have been ringing in this community.

Mr. Charles Green and Miss Etta Arnold were quietly married on Sunday night at the home of Mr. and Mrs. Wilbur Arnold relatives of the bride.

Rev. Mr. Justus, pastor of the young couple, performed the ceremony in the presence of a few immediate relatives.

The young bride was becomingly attired in white voile. The groom wore conventional black. The young couple will reside near Patapsco. They have the best wishes of the community for a happy wedded life.

Happy congratulations to Mr. and Mrs. George Mummaugh.

Carroll Arnold of Baltimore, visited his sister, Mrs. Albert Slorp, last Sunday.

Wilbur Yingling, a student at W. M. College, is spending a couple weeks at home during the Easter Holidays.

Mary Belle Young has mumps at this time.

Dr. Fahrney's Teething Syrup is the only baby medicine that is always safe. Teething made easy. No bad nights.

NOTICE!

Board of County Commissioners for Carroll County, will sit for transfers and abatements on the following dates:

April 14th. Districts Nos. 1 and 2
April 15th. Districts Nos. 3 and 4.
April 16th. Districts Nos. 5 and 6.
April 21st. Districts Nos. 7 and 8.
April 22nd. Districts Nos. 9, 10 and 11.
April 23rd. Districts Nos. 12, 13 and 14

After the above dates there will be no further transfers or abatements for year 1920.

By order,

SAMUEL J. STONE, Treas.

3-26-3t.

NOTICE!

All taxes on the Income from Mortgages and Judgments that were due on September 1st, 1919, must be paid within the next thirty days.

Please give this matter your prompt attention.

SAMUEL J. STONE.
Treasurer and Collector.

3-26-3t.

FOR SALE

Frame house in good condition, front and back porches and outbuildings with two good lots. Located on Webster Street.

Apply

JEROME DELL,
Webster Street,
Westminster, Maryland.

3-26-2t.

RELIABLE CLOTHING AT LOWEST PRICES

"Styleplus" Guaranteed Suits

Schloss Bros. "Clothes Beautiful"

Are the best in style, make, and pattern. We have the newest models for your selection.

Buy only standard makes and from reliable merchants if you do not want to waste your money.

Handsome Nobby Knee Pants Suits

Genuine Made-To Order Suits

Sharrer Gorsuch & Starr

Carroll County's Big and Only Exclusive Clothing Store.

PIANOS, PLAYER PIANOS AND Pathe-Feres Phonographs

Weaver, Hobart M. Cable York. Janssen Pianos

Records and Rolls for all machines

Prices reasonable, and can pay on easy payment plan.

Prof. John T. Royer

W. Main St., Westminster.

J. S. MYERS J. E. MYERS

DENTISTS

73 East Main St., Westminster, Md.

Nitrous Oxide & Oxygen X-Ray Lady Attendants

Phone 162

COMMISSIONERS' NOTICE

Hereafter, and until further notice the County Commissioners of Carroll County will meet at their office in Westminster, every Monday and Tuesday of each week for the transaction of business.

By order,

SAMUEL J. STONE,
Clerk.

Dead Animals Removed

Call Leidy

Phone 529

Westminster. - Maryland

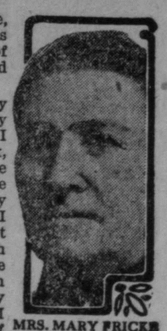
Clerk Wanted

Medford Grocery Co.

Medford, Maryland

Will Not be One Day Without PE-RU-NA

This Lady TELLS Her FRIENDS



MRS. MARY FRICKE

Mrs. Mary Fricke, 507 Bornman St., Belleville, Ill., is just one of the many thousands of ladies throughout the country who, after an agony of years, have at last found health, strength and vigor in PE-RU-NA.

Her own words tell of her suffering and recovery better than we can do it: "I suffered with my stomach, had awful cramps and headaches so I often could not lay on a pillow. Saw your book, tried PE-RU-NA and got good results from the first bottle. To be sure of a cure I took twelve bottles. I have recommended PE-RU-NA to my friends and all are well pleased with results. I will not be one day without PE-RU-NA. Have not had a doctor since I started with PE-RU-NA, which was about fifteen years ago. I am now sixty-three years old, hale, hearty and well. Can do as much work as my daughters. I feel strong and healthy and weigh near two hundred pounds. Before, I weighed as little as one hundred. I hope lots of people use PE-RU-NA and get the results I did." An experience like that of Mrs. Fricke is an inspiration to every sick and suffering woman.

If you have catarrh, whether it be of the nose, throat, stomach, bowels, or other organs, PE-RU-NA is the remedy. It is not new; it is not an experiment. PE-RU-NA has been tried. PE-RU-NA has been used by thousands who once were sick and are now well. To prevent coughs, colds, grip and Influenza and to hasten recovery there is nothing better.

PE-RU-NA will improve the appetite and digestion, purify the blood, sooth the irritated mucous linings, eradicate the waste material and corruption from the system. It will tone up the nerves, give you health, strength, vigor and the joy of living. Do what Mrs. Mary Fricke and thousands more have done—try PE-RU-NA. You will be glad, happy, thankful.

Tablet or Liquid. Sold Everywhere.

DO IT NOW

Are you thinking about your Spring Oxfords and Pumps? The time is coming to make a change. Our stock is arriving every day, And the price we are marking them are lower than on the ones that we will have to fill in with later, so don't put off purchasing. Buy now. Our new Spring Caps and Hats are here also Shirts and Ties.

J. THOMAS ANDERS

22 West Main Street WESTMINSTER, MD

BARK WANTED AT TANNERY STATION

We will pay Sixteen Dollars [$16.00] per ton of 2000 pounds for Prime Chestnut Oak Bark, and Ten Dollars [$10.00] per ton of 2000 pounds for Prime Black Oak Bark of this years peeling, delivered in good order and condition at the Carroll Tannery, before the first day of July 1920.

We will not buy any Span Oak Bark this season.

The Carroll Oak Tanning Co.

OF CARROLL COUNTY, MARYLAND.

TANNERY STATION ON THE W. M. R'Y.

Be Not Deceived

with cheap oil for illuminating purposes. We have and sell the most particular trade. Our oil for the incubator and brooder will keep your temperature even. No charring of wicks or smoked peeps when you buy OIL from

Geo. R. Grumbine

ATFORKS OF ROAD

WESTMINSTER, MARYLAND.

Groceries and Fresh Meats Always on Hand

©Maryland State Archives, msa_sc2900_scm2313-0120