The World's Record

THE Metropolitan is mutually owned by its 21,000,000 policyholders. Its assets belong to the policyholders. They are accumulated to meet policy obligations and for no other purpose. Every policyholder is a capitalist—an investor—and his interest should be recognized by legislators and commissioners. The policyholders own over $313,000,000 in railroad securities; $606,000,000 in real estate mortgages; $80,000,000 in public utility bonds; $200,000,000 in Government obligations.

Business Statement, December 31, 1923

Assets *More than any other Insurance Company in the World*		$1,431,399,418.27
Liabilities		
Reserve for Policy Obligations	$1,290,579,178.00	
Dividends to Policyholders payable 1924	25,572,037.69	
All Other Liabilities	40,498,790.35	
Unassigned Funds	74,749,412.23	1,431,399,418.27
Increase in Assets during 1923 *More than any other Insurance Company in the World*		171,549,093.04
Income in 1923 *More than any other Insurance Company in the World*		396,311,664.25
Gain in Income, 1923 *More than any other Insurance Company in the World*		55,643,362.95
Paid-for Insurance Issued, Increased and Revived in 1923 *More than ever placed in one year by any Company in the World and 889 million dollars more than any other company in 1923*		2,359,034,859.00
Gain in Insurance in Force in 1923 *More than any other Company in the World*		1,430,697,111.00
Number of Policies in Force December 31, 1923 *More than any other Company in the World*		30,221,727
Number of Policy Claims paid in 1923 *Averaging one claim paid every 20 seconds of each business day of 8 hours* *Payments to Policyholders averaged $919.15 a minute of each business day of 8 hours*		430,866
Total Bonuses and Dividends paid or credited to policyholders 1892-1923—plus dividends declared for 1924		180,294,982.83

Insurance Outstanding

ORDINARY (Insurance for the larger amounts, premiums payable annually, semi-annually, quarterly or monthly) *More than any other Company in the World*	$4,710,630,635.00
INDUSTRIAL (Premiums payable weekly)	3,910,156,319.00
GROUP *All placed within seven years*	617,467,114.00
TOTAL INSURANCE OUTSTANDING *More than any other Company in the World*	9,238,254,068.00

GROWTH IN TEN-YEAR PERIODS

Year	Income for the Year	Assets at End of Year	Unassigned Funds at End of Year	Number of Policies in Force at End of Year	Outstanding Insurance at End of Year	Year
1883	$ 2,082,619.05	$ 2,186,622.24	$ 627,368.24	531,048	$ 63,425,107	1883
1893	15,216,236.65	19,343,705.06	4,109,689.92	2,940,226	353,177,217	1893
1903	49,887,804.11	105,656,311.60	10,691,857.56	7,523,915	1,342,381,457	1903
1913	117,503,043.89	447,972,404.85	35,728,077.34	13,957,748	2,816,504,462	1913
1923	396,311,664.25	1,431,399,418.27	74,749,412.23	30,221,727	9,238,254,068	1923

One person in every six in the United States and Canada is a holder of a Metropolitan policy — one of the safest forms of investment.

In 1923 the Metropolitan grew faster than any other life insurance company in the world; grew in income — in assets—and in the effectiveness of its campaign for better health for the whole country.

The Metropolitan sends trained nurses to the homes of thousands of Industrial (i. e. weekly premium) policyholders when they are sick. In 1923 these nurses made 2,482,919 visits.

While the average life span in the general population of the United States is 5½ years greater than it was 11 years ago, the life span of the Industrial policyholders of the Metropolitan increased nearly 8½ years in the same interval. This greater gain has resulted in large part from the Metropolitan's Health Service.

During 1923 the Metropolitan distributed 33,790,840 booklets and pamphlets dealing with health, general welfare and longer life. The total number of pieces distributed to date amounts to 305,990,507.

The Metropolitan arranges for free periodic health examinations for holders of Ordinary policies. Among those who availed themselves of this privilege, the death rate was found to be 28% lower than was expected for the group.

The Metropolitan cooperates with the companies to which it has issued group insurance for their employees —cooperates not only in giving insurance protection but also to promote better health, better working conditions, better living conditions and happier social conditions.

Life insurance, which cares for the home and family, is born of a deep sense of responsibility. When millions of people join in a mutual sharing of this responsibility the result is the splendid picture shown in the 1923 report of the Metropolitan Life Insurance Company. Never before has the world seen such a Business Statement nor had such an opportunity to look into the hearts of men and women, and to find there —*Kindness.*



Haley Fiske. President.

METROPOLITAN LIFE INSURANCE COMPANY—NEW YORK

Biggest in the World, More Assets, More Policyholders, More Insurance in force, More new Insurance each year

A MUTUAL COMPANY—INCORPORATED BY THE STATE OF NEW YORK

R. HYNSON ROGERS
WM. M. SLAY, Attorneys.

RATIFICATION NISI.

William M. Slay et al Extrs. &c.
versus
James G. Harris, et al

In The Circuit Court for Kent County
In Equity. No. 2227

Ordered, this 18th day of March 1924 by the Circuit Court for Kent County in Equity, that the Auditors Account and Report, stated and reported by S. Scott Beck, Auditor, in the above entitled cause, be Ratified and Confirmed, unless cause to the contrary thereof be shown within three weeks from the date of the first publication of said notice, viz: April 12th, 1924; Provided a copy of this Order be inserted in some newspaper printed and published in Kent county, once in each of two successive weeks before the 7th day of April next.

True Copy. ROBERT R. AYRES, Clerk.
Test: ROBERT R. AYRES. Clerk.

Attention, Farmers

It is better to be glad than sorry therefore do not neglect to place insurance on your HAY and WHEAT as soon as in stack or barn with

JAS. G. BECK,
Phones 55 & 57 Chestertown, Md

John P. Ahern
MILLINGTON

Building Material!
INSURANCE, GRAIN,
Vtrified Drain Tile
AND
FERTILIZER

Use Page "Lion Brand" Wovers Wire Fencing

Heavier GALVANIZED more elasticing due to the wave and twist. No "v" CRIMPS to break the galvanizing. STRONGER because of stay-wire being one solid unwrapped piece from top to bottom wire, locked by patented non-slipable knot to line wires, less susceptible to rust. being made from BASIC OPEN HEARTH STEEL, Costs no more. Get your order in before the raise.

Use Our No. 1 Alfalfa Hay in place of high priced DAIRY FEED. TRY a half ton and note increased production and quality. Others are saving, why not you?

NOLAND

Just now you read of the "BIG SALES" in the city papers as well as the BIG SALES at home. But at Noland's the BIG SALE idea goes on day after day, month after month, and so on year after year. Our Big Sale means extensive economies in all departments all the time.

You know that money saved is money made and our cash store with goods marked at cost prices will save you money. Our prices must be lower. Our goods must be standard quality. Everybody must be treated the same.

A FULL LINE OF
Ladies', Men's & hildren's SHOES



Our special work Shoes for men will stand all the hard knocks you put on them. They carry a guarantee on every pair.

Work Pants, Shirts and Overalls are here at the lowest prices for good goods.

We are now showing the latest in Spring and Summer yard dress goods with all the latest trimmings and notion accessories.

Floor Coverings are awaiting your inspection.

Don't forget we carry the most complete line of Hosiery in

NOLAND

Betterton Plumbing Tin and Machine Shop

Bath rooms put in and remodeled. Tin and sheet metal work. Pipe Fitting. Stoves and ranges repaired. Pumps put in. Tanks and windmills put up. Gas and steam engines repaired. Pipe and Fittings from 1-8 to 2 inch. Stop and waste and supplies for bath rooms kept on hand. Plow shares ground. Lawn mowers sharpened.

WM. T. CLARK,
Phone 75-12 Betterton, Md.

Quality Furniture

Golden Oak Buffetts	$ 40.00 to $65.00
Golden Oak Dining Tables	12.50 to $40.00
Golden Oak China Closets	27.00 to $40.00
Golden Oak Chairs	1.60 to $4.65
3-piece Oak Living Room Suite	$92.00

Consists of Chair, Rocker, Davenport-Bed complete with mattress.

Globe-Wernicke Sectional Bookcases finished in Golden Oak, Walnut and Mahogany—

Sections, each..... $8.00 Top and Base.....$6.00

Heywood-Wakefield Carriages and Strollers.....$11 to $28

Cleaner | P V. | Polish

The wonder polish and cleaner for furniture, wood work and painted walls.

Announcing a reduction in our B. P. S. quality paints.

JOHN BARTLEY
Chestertown, Maryland

TRANSPORTATION

The 2nd Family Necessity for Economicol Transportation

5 pas. Sedan -	795.00
4 pas. Coupe -	640.00
5 pas. Touring -	495.00

All prices f. o. b. factory

Sales and Service

Newsome's Garage,
Betterton, Md.

THE FARMER

H. L. Mancken says: "The farmer is, for all his alleged woes, predominently a fraud and an ignoramus, he richly deserves nine-tenths of what he suffers under our economic system, and any city man, not insane, who sheds tears for him, is shedding tears of the crocodile."

Thus are we rated by many of our city cousins. He continues "No more grasping, selfish and dishonest mammal indeed, is known to students of the Anthropoidea. Has any one ever heard of a farmer advocating any political idea that was not absolutely self seeking, that was in fact designed to loot the rest of us? All the complex imbecilitie of the cow State John Baptists, are the contributions of the virtuous band man to American political theory.?

This of course. was not printed in the country editions of any of the city dailies, it was printed in a magazine, edited by Mr. Mencken. And I read it, and thought to myself, "Is it possible? Why did he pick on the farmer? Why did he not say "Has any one ever heard of "Big Business, advocating any political idea that was not self seeking?" Or why did he not say "Has any one ever heard of Railroads, or fertilizer companies or electric light companies, or anything else, ever advocating anything that was not self seeking " So why pick on the farmer, right here

"A man's a man, for a that." I have had experiences with business men, in several lines, and much to my sorrow, have found out that unless you are very wise, they will all "loot you." Unless there is a signed contract, many will fail to carry out a "word of mouth" agreement.

This has been my experience in working with city men: business men who do not have a "dung fork, glittering in the sun." Slick, well-dressed office men, not to be compared at all, so thinks Mr. Mencken, to the "sweet smelling and altruistic agronomist." They are all men, descended from "apes" so some aver, but the same, yesterday and forever. Makes no difference where they live now, they may be miles away, in some city home, before they die, but that will not change them at all.

All the folks living here, three hundred years ago, were farmers, and all of those living here now, are either farmers or their descendents, so Mr. Mencken ought not be so harsh on his cousins. He ought to have a little family pride, and keep quite about their dreadful blunders, etc.

If the farm families were not content to allow their young folks the privilege ( ) of going to the cities after they have been educated on the farm, inside of four generations, Mr. Mencken would not have a reader for his magazine, in the cities. Even with the large families commonly found among the immigrants and foreigners in the cities, yet the average size family, (that is counting children and not dogs) in the city, is about 2.4 less than the average farm family.

I stood on a prominent thorough-fare in Baltimore, on a beautiful Sunday afternoon, and noticed the luxurious cars passing. The most expensive ones, did NOT contain children. A smug pug, or a tricky terrier, or a complacent Tom Cat, adorned the front seat, with "mom and pop," and I just wished that some how, the fecund Ford families could get a medal or at least honorable mention, for their contributions to society in general.

The farmer an ignoramus! The moon-light schools, way down in Kentucky, prove without a doubt that he does not want to be. Civilization is selfish, and does not want to share with the country districts. The farmer an ignoramus? Maryland does not care to have the tax rate raised. Quoting Mencken again "The most competent farmer, is seldom more adept than a chimpanzee playing a violin," yet I have seen trained monkeys, who could do things equal to some of the present day editorials. So why not trail the farmers, if city people honestly believe the various things written about country people, by city people, and so receive into your cities and towns boys and girls ready to fill the places vacant by childless city homes? Men and women of tomorrow, who are to write the Editorials, and run the terminals and become the generals of the next decade?

One out of every ten of the "sweet smelling agronomists" do not wear their under wear to bed, and enjoy the conveniences of a heated bath room. I have that from the Department of Agriculture and from my own personal experience.

—April 4th has been designated as Arbor Day by decree of Governor Albert C. Ritchie. Arbor Day has been annually observed in Maryland for tree planting since 1884.

HERBERT E. PERKINS, Attorney.

RATIFICATION NISI

Herbert E. Perkins, Trustee,
versus
Dora B. Howard, et al

In the Circuit Court for Kent County
In Equity No. 2263

Ordered, this 19th day of March 1924, by the Circuit Court for Kent County in Equity, that the Auditors Account and Report, stated and reported by S. Scott Beck, Auditor, in the above entitled Cause, be Ratified and Confirmed, unless cause to the contrary there-of be shown within three weeks from the date of the first publication of said notice, viz April 12 1924; Provided a copy of this order be inserted in some newspaper printed and published in Kent county, once in each of two successive weeks before the 7th day of April next.

True Copy. ROBERT R. AYRES, Clerk
Test: ROBERT R. AYRES, Clerk

WANTED

2000 Bushels of Good White Cob Corn

P. M. BROOKS,
n10-tf. Chestertown, Md.

MONEY TO LOAN

IN SUMS TO SUIT ON GOOD REAL ESTATE.

JOHN D. URIE, Atty,
tf. Chestertown. Md.

Subscription to the Transcript $1.50 per annum.

The Transcript $1.50 per annum.

©Maryland State Archives msa_sc3326_scm8223-0110