Greatest and Best Year's Record

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FREDERICK L. HOFFMAN, Statistician.
GEORGE H. KIRKPATRICK, Assistant Actuary.

LIFE INSURANCE ISSUED AND PAID FOR, during 1903, including Ordinary Insurance ($102,822,648), over } 293 MILLIONS
ASSETS, end of 1903, over - - - - - - - 72 MILLIONS
INCOME, during 1903, over - - - - - - - 39 MILLIONS
PAID POLICYHOLDERS, during 1903, over - - - - 11 MILLIONS
SURPLUS, end of 1903, over - - - - - - - 10 MILLIONS
NUMBER OF POLICIES IN FORCE (5,447,307), over - - 5 MILLIONS
INCREASE IN PAID-FOR INSURANCE IN FORCE, over - 129 MILLIONS

MAKING THE GRAND TOTAL OF

Paid-for Insurance in Force over 931 Millions

Total Payments to Policyholders in Twenty-eight Years, over 79 Millions

Twenty-eighth Annual Statement
January 1, 1904

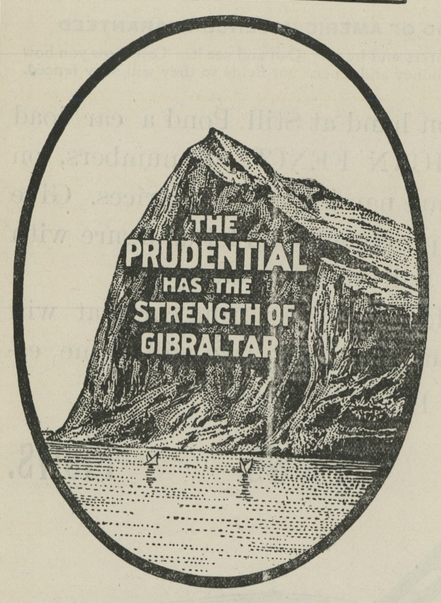
ASSETS

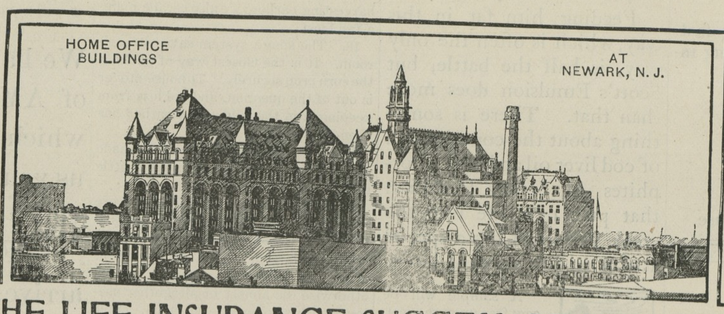
Bonds and Mortgages,	$13,138,291 49
Real Estate,	12,063,757 29
R.R. Bonds and Stocks (Market Value)	20,862,307 50
Municipal Bonds (Market Value),	8,428,728 00
U. S. Gov. Bonds (Market Value),	109,500 00
Cash in Banks and Office,	7,610,148 22
Interest and Rents, due and accrued,	488,593 45
Loans on Collateral Securities,	5,761,775 00
Loans on Policies,	1,614,325 08
Premiums Deferred and in course of collection (net),	2,635,009 41
Total,	$72,712,435 44

LIABILITIES

Reserve on Policies,	$61,410,965 00
All other Liabilities,	1,167,445 81
Surplus to Policyholders,	10,134,024 63
Total,	$72,712,435 44

THE BEST IN LIFE INSURANCE AT LOW COST
POLICIES FOR BOTH SEXES
AMOUNTS TO SUIT YOUR NEEDS
UP TO $100,000





THE LIFE INSURANCE SUCCESS OF THE AGE

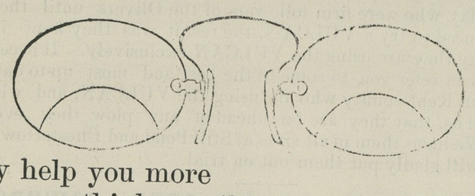
THE PRUDENTIAL

Write for Information — INSURANCE CO. OF AMERICA — Agents Wanted

Branch Office in Chestertown.

E. P. BECK, Sup't, Kent News Building, Main Street, Chestertown, Md.
A. LINCOLN DRYDEN, Manager, Ordinary Department, Custom House Building, Crisfield, Md.

A PAIR OF GLASSES



may help you more than you think possible.

Lost sight is seldom regained, but faulty vision can be corrected by the proper glasses. The part of wisdom will be to take no risk. Let us examine and test your eyes, so you may be sure about them. You can't afford to purchase glasses of any Tom, Dick or Harry that sets up as an optician—your eyes are too precious. OUR GRADUATE OPTICIAN, with twenty years of successful practice, will test your eyes Free of Charge, and if your eyes are found defective we will furnish the right glasses at small cost. We give you expert eye attention and advice, and guarantee satisfaction.

J. H. SIDES, Jeweler and Optician.

CHESTERTOWN, MD,

FROM FLINTVILLE.

It has been a matter of considerable speculation the past few months as to what effect the low prices of tomatoes in the canned goods market would have upon the coming season's operations. While the situation is still unsettled owing to several conditions that have not yet fully developed, the general feeling is brighter than at any time for the past six months. A careful study of the canned goods market and the situation in general, will reveal no doubt quite a number of circumstances that were in a measure responsible for the slump in the tomato market early last fall, but of course the most probable feature that naturally would likely cause such a drop in prices would be the over-production of the crop. Taking this, then, as a basis without looking further for trouble, does it really become apparent to the average business man that this should cause serious or prolonged present conditions? I think not, since the best authorities on canned goods from a statistical standpoint do not record any very great glut of tomatoes on the market, surely not enough to cause any great apprehension on the part of either packer or grower.

The canning business has been so frequently over estimated by inexperienced persons that the thing is often overdone, that is to say, men have rushed into it without considering the cost with the "get rich quick" idea and having no knowledge of the business and no working capital to speak of they, with but few exceptions, have made miserable failures of it. This is largely the trouble with the present conditions. When tomatoes took a soar upwards at the close of 1902 and the early part of 1903 the pennies in the pockets of some men began to get restless and they thought "now will be a good time to turn them into dollars," so with the spirit of the "Klondikers" they made a break for the canning business and the result was that hundreds of new canneries were put in operation last season and with the increased acreage of tomatoes grown, even with only about a two thirds crop the result has been disastrous to the extent already stated.

However, notwithstanding the present state of affairs, I am inclined to look at the bright side and am hopeful of the depression of the market being relieved in time to give both packers and growers assurance of the return of normal conditions for the coming season.

There is a wide breach between the packer and the grower that must be united before we can ever hope to see the canning business prosper as it should. Ever since the introduction of the business in Harford, and especially since the downfall of the "Red Seal" association, the packer has met with many objections, and the farmers have stood aloof to their best interests many times simply because the breach made in the ranks by irresponsible parties were not repaired as they thought they should have been. Of course this in a casual sense would seem discreet, but the records of some of the greatest business successes of the country show that they were conceived under problematic condition but by strict adherence to preservative rules and the risking of time and money they become great industrial enterprises.

There has never been the proper effort made on the part of packers and growers to get together in mutual cooperation, and for this reason many farmers regard the matter as a risky investment and offer little or no encouragment, but in this they have acted very rudely and I might say unwisely, for out of the humble beginning notwithstanding the premature fall in which many packers and farmers went to the wall, there has grown an industry that has come to stay and which will prove an important factor as a market for some of the best paying crops of the farm. Of this we may have more to say later. C. R. H.

MILLINGTON MATTERS.

All the tomatoes have been shipped from the cannery here, several carloads being sent out this week. The managers of the cannery are trying to contract with the farmers to raise corn instead of tomatoes, as they think it will pay them better to can corn than tomatoes.

Miss Margaret Jones spent several days this week in Wilmington, Del., and Philadelphia, Pa., attending the Milliners opening.

Mrs. M. E. Boyer spent several days last week in Wilmington, Del.

Mr. R. W. Moffett spent a couple of days last week in Baltimore.

Mr. J. H. Hurtt, of Baltimore, spent part of last week with Misses Annie and Fannie Hurtt.

Mr. F. S. Bottomly spent a few days this week in Philadelphia.

Mr. and Mrs. H. Tonkin have been the guests of Wilmington friends part of this week.

Mr. A. S. Hurtt, of Delmar, Del., was the guest of his brother Mr. C. M. Hurtt Wednesday night.

Miss Pearl Ahern who has been sick at her home for several weeks, has returned to Lutherville Female College, where she is a student.

Mr. A. E. Tonkin, of Wilmington, Del., spent Sunday and Monday in town.

Mr. John Barnes is visiting friends in Wilmington, Del.

Miss Emma Gillespie has returned to her home in Sudlersville after spending several weeks with her aunt, Miss Helen Power.

Mrs. T. A. Vansant and little daughter, Miss Fannie, are visiting relatives in Baltimore.

Miss Walters and Miss Edith Caldwell, of Galena, were the guests of Mrs. L. S. Price, last Sunday.

Miss Hettie Hicks, of Galena, spent last week with Miss Edna Wilson, near town.

Miss Rose Comegys went to New York Monday.

Mrs. Sutton, of Blacks, is the guest of Miss Helen Power.

Mr. R. T. Prettyman, of Philadelphia, spent Sunday with friends in town.

Mr. and Mrs. Edward Gillespie, of near Sudlersville, spent Sunday with their aunt, Miss Helen Power.

Miss Ruby Ahern, a student at Western Maryland College, spent Sunday and Monday with her parents, Mr. and Mrs. J. P. Ahern.

Mr. J. H. West, of Dover, Del., spent Sunday with friends in town.

Mr. C. M. Hurtt spent Wednesday in Baltimore.

Miss Maude Rigby, of Barclay, Md., spent last week with her sister, Mrs. L. A. Fallowfield.

When You Have a Cold.

The first action when you have a cold should be to relieve the lungs. This is best accomplish by the free use of Chamberlain's Cough Remedy. This Remedy liquefies the tough mucus and causes its expulsion from the air cells of the lungs, produces a free expectoration, and opens the secretions. A complete cure soon follows. This remedy will cure a severe cold in less time than any other treatment and it leaves the system in a natural and healthy condition. It counteracts any tendency toward pneumonia. For sale by M. A. Toulson, Druggist.

WORTON ITEMS.

Mr. Theodore Jewell met with quite a painful accident last week. While cutting a small piece of wood the axe slipped and took off the end of his left thumb.

Mrs. Harry Cooper has recently purchased of a Philadelphia firm a beautiful Leonard upright piano.

Mr. Jas. Sheets has returned home after a visit of several weeks to Baltimore and Annapolis.

Among those still on the sick list are: Mrs. Jas. Sutton, Mrs. Guy Turner, Mrs. A. S. Turner and Mr. J. W. Crew. All are better except Mr. Crew.

Mr. Samuel Loller, of Worton Point, is reported quite sick with pneumonia.

The weekly meeting of the Epworth League was held at Mr. Frank Clark's on Monday evening last. Nearly all the officers and members were present and quite a number of visitors. After a good program was rendered including addresses, solos, duets, etc., refreshments were served. The league is increasing in number and influence and certainly it has a great field for work around it. The next meeting will be at Mr. Geo. Cooper's on Friday evening, March 4th.

Mary Meekins, daughter of Mr. Addie Meekins, died on Monday morning of la grippe, aged about one year.

SASSAFRAS.

Washington's Birthday was quietly observed here.

Little Misses Mary and Lucy Griffith have been very sick for the past week.

Mrs. Thersa Shallcross has been very sick for the past week with bronchitus.

Mr. and Mrs. Archie Crawford were brief callers at her brother's, A. Wilson Cochran, on Sunday.

Samuel Price and Herman B. Massey, of Massey's, visited Frederick Gressart on Saturday.

Master Doughless Ernest has been confined to his room for the past month suffering from sore throat.

Mrs. Elizabeth Savington, of Philadelphia, is visiting Mr. and Mrs. Chas. Fillingame, near town.

Mrs. John F. Ernest visited her mother, Mrs. I. Gunkel, of Warwick, on Saturday. Mrs. Gunkel, Miss Bessie Gunkel and Andrew Reynolds are all suffering from colds and sore throats.

James Davis, Jr., who holds a position in a bank in Wilmington, visited his parents, Mr. and Mrs. James Davis last week.

Jacob T. Shallcross visited Sassafras friends on Monday. He and Delegate Isaac Gibbs left on Tuesday morning for Annapolis and we are glad they did not have to take a thirty-five-mile drive to take the train, which was the case last week.

The large stream of water near the creamery has been very much swollen by the rain on Sunday and that night and Monday it was impassable. As the water had risen over four feet high many of the farmers could not venture over with their milk and had to carry the cans over a foot log. Many of the farmers on the other side left their teams at the creamery and walked the footlog for their mail. There is a great need for a bridge here as this has been a dangerous place for years.

STILL POND NEWS.

The "Toe Social," which was held at the parsonage Tuesday evening was very well attended. The amount received was $13.65.

Mr. John Jones, of Philadelphia, spent part of last week with his mother.

Miss Mary Sutton has been the guest of the Misses Capps.

Miss Daisy Severson has been visiting Mrs. Clarance Crew at Betterton.

Mrs. Ricards, and Mrs. William Krusen are visiting Mrs. J. R. Bennett at Kennedyville.

Mr. Carl Lynch visited his parents Sunday.

On account of the rain Sunday evening there was no service at our church in the evening.

Mr. and Mrs. Clarence Crew, of Betterton, have been the guests of Mrs. J. Warren.

A good many of our people attended the play at Betterton Monday evening.

Mrs. William Parr is visiting friends in Baltimore.

Miss Helen Link visited her mother in Baltimore this week.

Mrs. William Watts is visiting in New York.

Mr. William Krusen is visiting his brother in Vineland, N. J.

The Farmer's Club met at the home of Mr. and Mrs. Daniel Hill Thursday.

Mr. S. H. Pippin has his fine large store heated by steam.

Mrs. Sallie Norris and children have been visiting Mrs. Chas. Toulson, in Worton. BE WISE.

CECILTON ITEMS.

Mr. Clifford Hoover has returned from a visit to relatives in Philadelphia.

Mrs. Edgar Pearce and daughter have returned to their home in Philadelphia.

Miss Martha J. Vandegrift visited Mrs. Harry Clark, of near Earleville, part of last week.

Alexander Wilson spent two days of this week in Newark, Del.

Miss Olive Beauchamp has returned to Baltimore.

Miss Mary R. McCoy, of Elkton, spent from Friday till Tuesday with her parents, Mr. and Mrs. J. P. McCoy near town.

Rev. W. T. Dawson is visiting friends in Wilmington, Del.

Mrs. M. E. Clayton spent Tuesday of last week with Miss Lionne Beasten, of Cayots.

Mrs. Wm. H. DuShane spent Sunday with Mrs. Thos. P. Jones, Jr.

Miss Mary DuShane and Mr. Wm. Graves, of Blacks, spent Sunday with Miss Ellen Price.

Cards have been received here announcing the marriage of Miss Florence Etherington, daughter of Wm. T. Etherington, of this place, to Mr. E. Trowbridge. The ceremony was solemnized in Washington, D. C., on Sunday, Feb. 21. They will reside in Eastport, Md.

The remains of Mrs. Mary Hays, of Philadelphia, were intered in the M. E. Cemetery on Wednesday.

Subscription to the Transcript $1.00 per annum.

BETTERTON BRIEFS.

The ice is breaking up, and perhaps we will soon have a boat again. A good many of our folks will be very glad to see it, as they are contemplating a trip to see the ruins of the Monumental City.

Our play, "The District Skule," was played to a full house. It would have been a success had it not been for singing an unfortunate song. The selection of the song was left to the singer. It was not rehearsed with us and we were ignorant of its contents. We want our audience to strictly understand that we were as much hurt over it as they must have been surprised.

The board walk of Ericsson avenue is at a standstill. We will have no lumber for it until the bay opens. We certainly have felt the need of it for the past few days.

The District Skule scholars, with the exception of one, had a little informal party Wednesday evening. The girls giving the boys a treat, thus trying to show their appreciation of the boys valuable assistance in the play.

SCHOLAR.

KENNEDYVILLE NEWS.

Mr. Richard Haggerty made a business trip to Wilmington, Chester and Philadelphia this week.

Mr. Wm. Archibald spent Wednesday in Philadelphia.

Mrs. Annie Warren returned to Philadelphia after spending four weeks with her parents, Mr. and Mrs. H. E. Seney.

Mr. Frank Miller from near Philadelphia, has taken charge of the creamery for T. Shafer & Co.

Mr. James Haggerty has taken charge of Still Pond creamery.

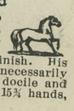
Mr. Robert H. Morgan is visiting relatives near Townsend, Del.

Dr. G. I. Barwick was in Baltimore Monday. The dam at Urieville mill washed out Monday. It very much inconveniences the people of this community.

Miss Hayes, of near Georgetown, Md., visited her sister, Mrs. J. H. Weer.

BEDWORTH JR., 2.06½

The Fastest Horse Ever Bred, Raised and Owned in the State of Maryland



will make the season, March 1st to June 20th, at Rose Hill Stock Farm, Chestertown. Bedword, Jr., is a bright bay, with black points, and is of superb conformation and finish. His disposition is of the best. While necessarily of great nervous force, he is very docile and entirely fearless. He measures 15¾ hands, and weighs 1050 lbs.

HIS COLTS ARE ALL LARGE AND SHOW GREAT SPEED.

TERMS—$25.00 for season; $50.00 to insure. Pedigree upon application.

Wm. A. Bell, Owner.

f27-4mo CHESTERTOWN, MD.

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