Greatest Record in the History

of this Giant Company

Twenty-seventh Annual Statement
January 1, 1903

ASSETS

Bonds and Mortgages,	$10,996,953 27
Real Estate,	11,863,588 51
R.R. Bonds and Stocks (Market Value)	18,621,442 50
Municipal Bonds (Market Value),	5,737,301 95
U. S. Gov. Bonds (Market Value),	109,000 00
Cash in Banks and Office,	4,916,069 51
Interest and Rents, due and accrued,	384,521 34
Loans on Collateral Securities,	4,736,750 00
Loans on Policies,	1,066,916 83
Premiums Deferred and in course of collection (net),	1,812,795 96
Total,	$60,245,339 87

LIABILITIES

Reserve on Policies,	$49,800,630 00
All other Liabilities,	923,304 54
Surplus to Policy-holders,	9,521,405 33
Total,	$60,245,339 87

LIFE INSURANCE ISSUED AND PAID FOR during 1902, including Ordinary Insurance ($87,000,000), over	272 MILLIONS
ASSETS, end of 1902, over	60 MILLIONS
INCOME, during 1902, over	33 MILLIONS
PAID POLICY-HOLDERS, during 1902, over	9 MILLIONS
SURPLUS, over	9 MILLIONS
POLICIES IN FORCE, nearly	5 MILLIONS
INCREASE IN PAID-FOR INSURANCE IN FORCE, over	108 MILLIONS

MAKING THE GRAND TOTAL OF

Paid-for Insurance in Force over 800 Millions

Paid Policy-holders in 27 Years, nearly 68 Millions

Features of the Year's Administration were

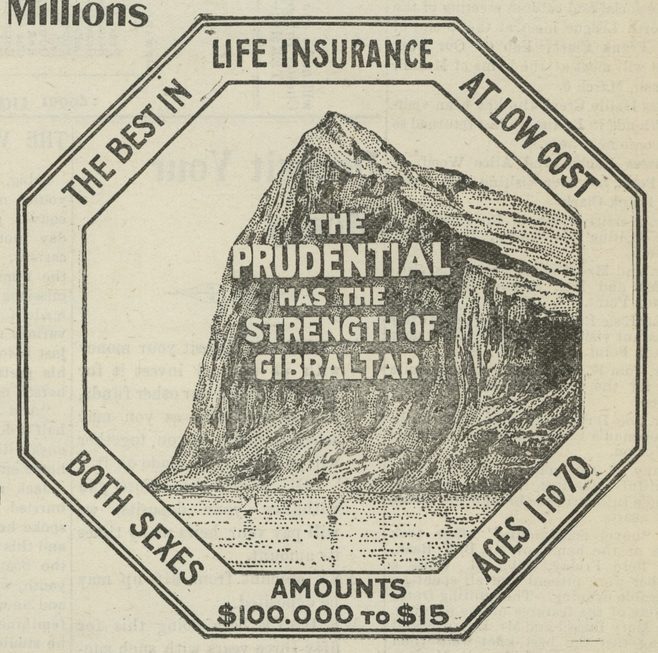
MARKED REDUCTION IN EXPENSE RATE.
INCREASED DIVIDENDS TO POLICY-HOLDERS.

The Progressive Management and the Judicious Care of, and Liberality in Dealing with, Policy-holders' Interests, have made this

ONE OF THE GREAT LIFE INSURANCE COMPANIES OF THE WORLD.

OFFICERS

JOHN F. DRYDEN, President.
LESLIE D. WARD, Vice President. EDGAR B. WARD, 2d Vice President and Counsel.
FORREST F. DRYDEN, 3d Vice President.
EDWARD KANOUSE, Treasurer. T. C. E. BLANCHARD, Supt. of Real Estate.
JACOB E. WARD, Counsel. WILBUR S. JOHNSON, Comptroller.
F. C. BLANCHARD, Supervisor Loan Department.
EDWARD GRAY, Secretary. EDWARD H. HAMILL, Medical Director.
VALENTINE RIKER, Assistant Secretary. ROBERT L. BURRAGE, Medical Director.
LESLIE P. WARD, Assistant Secretary. FREDERIC A. BOYLE, Cashier.
WILLARD I. HAMILTON, Assistant Secretary. JOHN K. GORE, Actuary.
FREDERICK H. JOHNSTON, Associate Actuary.
HENRY OVERGNE, Supervisor. GEORGE W. MUNSICK, Supervisor.
WM. PERRY WATSON, Assistant Medical Director.
FREDERICK L. HOFFMAN, Statistician.



THE PRUDENTIAL

INSURANCE CO. OF AMERICA.

Home Office: Newark, N. J.

Agents Wanted.

BRANCH OFFICE IN CHESTERTOWN, MD.

E. P. BECK, Assistant Superintendent,
Kent News Building, Main St., CHESTERTOWN, MD.

NEWSY ITEMS.

Picked up Here and There and Served to the News Readers.

A CASE was tried in Baltimore county last week in which Justice Herbert sued the County Commissioners for fees amounting to $533.70. An act was passed by the Legislature of 1900 limiting the amount of fees payable by the County Commissioners to any justice of the peace other than a station house magistrate to $10 in any one mouth. The monthly bills presented by Justice Herbert exceeded the amount aboye mentioned and the County Commissioners declined to pay the excess—the local court upheld them.

HON WM. J. BRYAN says that under no circumstances will he be a candidate for President next year. He calls the alleged trust legislation a farce and a fraud.

A LITTLE GIRL was killed outright and a boy fatally injured by a cart body falling on them, in St. Mary's county.

MR. GEORGE S. WILSON, aged 60 years, who married a bride 18 years of age on Friday, killed himself Saturday morning in a fit of insanity near Oldtown, Allegany county.

ONE THOUSAND lives were lost in the Society Isiands, in the South Pacific, on January 13 by a hurricane and tidal wave which swept over eighty of the islands of the archipelago. The chief loss of life was in the Puamoto group, two of which were depopulated.

Capt. William H. Baugher, proprietor of the Upton Stock Farm, in the Second district of Howard county, effected the largest deal in beef cattle that has probably ever been made in Harford county at one time. The sale consisted of 290 head, the average weight of which was 1,300 pounds, aggregating 117,000 pounds, The price paid was five cents per pound, which made the total amount of sale $5,850 The pick of these beeves will be shipped, it is stated, to European markets. Several shipments of beef cattle have heretofore been made to European markets from Upton, which has made it famous for stock-raising.

A SYNDICATE of local capitalists has been organized to purchase a large block of the burnt district in the business part Centreville and build a large three-story brick building, the ground floor is to be used for stores, the second story for a modern opera house and the third floor to be divided into offices and lodge rooms.

Robert Cochran, Jr., of Galena, claims to have six fox hounds, one a noted champion "Blue," which he will match against any other six in Kent, Queen Anne or Cecil counties for purse of $100. Mr. Cochran's pack shared in a lively hunt at Kennedyville in which thirty dogs and twenty riders joined. Mr. George Brice who owns one of the finest packs in the State is anxious for just such a snap.

A BRIDE in Chicago has invited her bridesmaids and ushers to accompany her on her wedding trip to Florida and Nassau. If such a custom prevailed there would likely be more weddings to follow the first one, but then there are but few who could afford such a costly affair.

SENATOR ARTHUR PUE GORMAN is to go in for baseball. He and Attorney Wilton J. Lambert are to control the stock of the Washington team in the American League. This information is given out by President Ban Johnson, of the American League, and Mr. Johnson is not in the habit of making careless statements. That Mr. Gorman could find time in the midst of political excitements to give thought to baseball is not surprising to the local fans, as there is no truer baseball enthusiast than Mr. Gorman.

A SWELL COLORED BALL.

"Micky" gives the following account of a big event in Chestertown. He says they wouldn't let him and his fellow bootblacks attend but that he took notes from the outside and writes as follows:

"The event of the season in Chestertown in colored society circles was the dance given in Cross street hall Wednesday evening, February 11th, by the whole crew. Twenty head of men and twenty head of women danced to the music rendered by Sam Frisby's orchestra. Admission was by invitation only and the elite of the town were present. The ball cost the committee $25 and included a big supper. Among the leaders were Dave Blake, Charles Hutchins, Charles Bell, Johnny Lloyd, Carl Mays, Will Scott, Beatrice Carmichael, Fanny Mitchell, Carrie Greenleaf, Mollie Ringgold. Will Scott was dressed in a beaver hat, black cutaway, white step lights or "white please don't rain" and was the only swell at the ball. Carle Mays thought he was in it but Scott took de cake."

THE Canning and Mercantile Co. have fixed up the south end of their big store in Chestertown as a carriage and harness emporium and filled it with new stock. A buggy resting on a marble slab is shown in one big window.

CHURCH DOINGS * * *

Miss Jennie Smith Warmly Greeted in Chestertown—Conference Approaching.

Sunday last made the thirteenth rainy Sabbath since November and twelfth rainy day in February. The attendance at the county churches was very much diminished but in town the people seem to be getting accustomed to the wet.

Miss Jennie Smith addressed large audiences in Christ Methodist Protestant Church three times Sunday. In the afternoon she spoke of "all trades and professions" and riveted the attention of her auditors. Four young ladies united with the church during the day. Monday evening she told the story of her life which is indeed a miraculous one. A brief synoposis of her healing was told in the NEWS last week. She is a woman of simplicity and earnestness and is truly a servant of God raised from a bed of affliction to prosecute her calling. She hopes to return here in the Spring.

Tuesday evening the W. C. T. U. held a Frances Willard memorial, Mrs. W. J. Vannort and Mrs S. M. Usilton occupying prominent places on the platform. The local union through Miss Smith and Mrs. Vannort presented to the Chestertown public school a beautiful framed picture of Miss Willard, which was accepted on behalf of the school by the trustees, Messrs. T. S. Bordley, J. W. Crouch and W. F. Russell. Mr. Bordley in accepting the picture said,

"As a representative of the trustees, and in behalf of the public school of Chestertown, I cannot forbear to express to you our very great appreciation and thanks for the magnificent picture and all for which it stands. Few women, if any indeed, in all the world's history, have ever done more for the uplifting of fallen humanity than Francis Willard, and the whole world will ever reverance her name and memory with the profoundest sentiments of gratitude and thanks. We promise you to give this picture an honored place upon the walls of our school; we trust as an inspiration to every child, to emulate in some little degree at least, the beautiful quality of mind and heart that so eminently characterized this noble woman. We will ever cherish it as a constant reminder of her pure and unselfish life, and sincerely trust that hallowed memory may ever prove an inspiration to the holy and lofty ideals of which her life was the incarnation."

The first quarter of the calendar of the M. E. Sunday School will give a musical and literary entertainment on Tuesday evening, February 24, 1903, at the Chestertown M. E. Church. All are cordially invited, admission free.

The Sunday School missionary anniversary of the Asbury M. E. Church, Millington, will be held in the church on Sunday evening, February 22. Should it prove to be stormy, it will be held on the first clear Sunday evening thereafter. A very interesting program is being prepared. The Rev. E. R. Sidell will sing "The Holy City."

It is rumored that Bond Church will lose their able and popular young pastor at the coming session of conference. Princess Anne church is especially anxious for him, as are several others.

Rev. W. C. Poole, of Fairlee, has asked to be removed next year. He has had several calls, among them one to the Second Church, Armory, in Dover, Del. Rev Mr. Campbell, pastor of Armory, having been there two years, has decided to change. Mr. Campbell may be available for Salem and Union. Rev. W. C. Poole has served his people very faithfully this year and he has worked very hard. When he came he found a heavy debt on the Fairlee parsonage, which he has reduced to twelve hundred dollars, and the Worton church debt, largely through his efforts and his noble workers at that point, has been paid. Last fall he had a gracious revival in each of his churches.

CHESTERTOWN BANKS.

Elegant Showing at This Time of Year—Trusted Officers Behind the Counters.

The banks of this county in their last statement make a fine showing, as the following facts will show:

CHESTERTOWN NATIONAL BANK.

Individual deposits	$402,125 61
Capital	60,000 00
Surplus	12,000 00
Undivided profits	20,841 44
Loans and discounts	351,780 50

SECOND NATIONAL BANK.

Individual deposits	$435,560 07
Capital	50,000 00
Surplus	12,000 00
Undivided profits	11,019 49
Loans and discounts	392,529 13

KENT COUNTY SAVINGS BANK.

Individual deposits	$305,498 41
Capital	20,000 00
Undivided profits	16,157 05
Loans and discounts	311,520 46

THE Canners Exhibit in Washington this week was largely attended. Gov. Smith was present and viewed with interest the wonderful automatic canning machine. Prof. W. G. Johnson, former State Entomoligest of Md., was among the speakers and during the course of his remarks he dropped the hint that a group of capitalists contemplates the establishment of a thousand-acre peach farm on the Delmarvia peninsula in Maryland and Delaware. The gentlemen interested are now prospecting for the site of a farm.

As an expert on insects, he said one of the greatest problems to be combated by canners is that of destructive agricultural insects. He gave the present status of the green pea louse epidemic which has been so destructive within the last five years. Three years ago this louse was fearfully destructive on the Eastern Shore of Maryland and in Wisconsin. On the farm of C. H. Pearson, of Baltimore, in Caroline county, he said 600 acres of pea vines were destroyed outright by the louse three years ago, and the same year in Wisconsin a farm of 2,400 acres belonging to William Larsen was destroyed.

SOCIETY NOTES. * *

The Pine Tree Fox Hunting Club gave an elaborate supper Friday evening at the home of Mr. Weller, of Rich Neck. Among those present were: Messrs. Irving Walker, Thomas Smith, S. Evans, K. Leverage, E. R. Anthony, Clements and James Jester, Edw. Coppage, Archie and Dixie Fields, Daniel Potts, Claude Blackiston. The menu consisted of poultry, oysters, salads, pickles, celery, jellies, cranberries, biscuits, etc.

A most agreeable surprise was given Mr. and Mrs. B Neal Wilson, near Edesville, on Friday evening. Prof. Eugene Wilson furnished music and refreshments were served during the evening. Among those present were: Mr. and Mrs. John Brice, Mr. and Mrs. Robert Wickes, Mr. and Mrs. Charles Brown, Mr. and Mrs. Thos. C. Maslin, Mr. and Mrs. Bennett Wilson, Mr. and Mrs. Barkley Kilbourne, Mr. and Mrs. Walter Francis, Mrs. Edward Wilkins, Misses Edna and Lula Strong, Mabel and Mattie Maslin, Maude and Blanche DeFord, Mae Sutton, Julia Wilson, Nellie Rowland, Mary Strong, May Pennington, Nettie Dean, Hattie Strong, Fannie Wilkins, Maude Wickes, Mildred Crawford, Freddie Strong; Messrs. Page Strong, Harry W. Rickey, Carey Rinehart, Wm. D. Maslin, Raymond Walbert, George Deford, Merritt Brice, Prof. Eugene Wilson, Jas. Beck, Mack Wilson, J. D. DeCorse, James Moffett, Morgan and Charley Brown, Scott Beck.

On Tuesday the seventeenth day of February Mr. Smith H. Burris who has resided on the White House farm near Urieville for thirty-nine years, was seventy years old, and the day was celebrated by Mrs. Annie E. Burris, his better half, giving a big turkey dinner to his relatives and friends, all the good things of life were provided for the occasion and every one present spent a pleasant and happy day, and left wishing that both Mr. and Mrs. Burris might live to enjoy many more birthday dinners with their friends.

One of the grand parties of the season was held at the home of Mr. and Mrs. George H. Brinsfield, of near Crumpton, Tuesday evening. Among those present were: Capt. P. Brinsfield, Misses Minnie and Maggie Brinsfield, Jessie and Fanny Rollinson, Effie Lynch, Capt. Wash. Woodall and wife, Mr. Geo. Woodall, Mr. C. Lynch, Chesterville; Messrs. Elwood, Charles and Will Smith, Joe Pinder, R. Coleman, Harry Peters, the Misses Dell and Bessie Fox, M. Wood, Sadie Peters, Sallie Coleman, Bertie and Edna Hazell, Alice Rigby, Sudlersville; Charles Shriver, H. Clendaniel, Edw. Stafford, S. Minor, Wm. Lipscome, H. Kennedy, Miss Martha Knight, Kennedyville; Bob Whaley, W. Riggin, C. Meredith, P. Hemmons, Church Hill; Capt. T. Ware, Mrs. S. Godwin, Misses Mary Fennimore. Blanche Milnor, E. Toulson, Fred Stevens, Prof. B Godwin, Crumpton; W. H. Fields, J. Hendricks, Misses Carrie Hendricks, Florence and O. Fields, Rich Neck; James A. Jester, Chestertown. Dancing was the leading feature of the evening. Between 10 and 12 o'clock an elaborate supper was partaken of, the table being beautifully decorated with carnations and lillies. The music, under the management of Prof. B. Godwin, was skilfully rendered.

DEATH'S DOINGS.

Mr. Samuel Merritt died late Friday night at his room in the Voshell House, aged 69 years. As mentioned in the NEWS last week Mr. Merritt was stricken with throat paralysis and for two weeks had been quite ill. Miss Flora McCourt, his niece, was at his bedside when he died, the other friends not feeling at all alarmed at his condition having left for their homes. Miss McCourt was reading a book when Dr. Simmons came into the room and replied to the doctor's inquiry as to his condition, "he is sleeping now, doctor." The doctor went to the bedside of his patient and saw that he was indeed asleep but never to awaken!

The deceased about 25 years ago was engaged in the mercantile business in Chestertown, keeping a clothing store in the room now occupied by Mr. Wm. R. Aldridge. Later he sold out and resided on his farm in Quaker Neck for several years. He has made his home at the Voshell House for the past 12 or 15 years and was a familiar figure about town.

He was a Republican in politics and took an active interest in the party's welfare. He was cheerful and jovial at all times, kind and generous and a man who was popular with a wide circle of acquaintances.

Two sisters survive him, namely, Mrs. Mary E. Brown and Mrs. S. A. McCourt. Funeral services were held Sunday afternoon, conducted by Revs. E. P. Roberts and D. L. Greenfield; interment in Chester cemetery; the pall bearers were Messrs. Hiram M., Hiram, William H., Arthur M., and Harry Clay Brown, and Wilbur Eliason, Jr., nephews of the deceased. Undertaker John N. Dodd had charge of funeral arrangements.

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Mrs. Olivia Cornelius, widow of the late Joseph Cornelius, died at her home in Piney Neck last Friday, Feb. 13th, aged 58 years. Funeral was held Sunday afternoon conducted by Rev. C. K. Morris; interment in Wesley Chapel cemetery. The pall bearers were: Edgar H., and T. Romie Strong, William and Vachel Burgess, William and Washington Crouch. Undertaker John N. Dodd was in charge of funeral arrangements.

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Miss Susie E. Usilton, daughter of the late Jos. L. Usilton, of Worton, died at the home of her brother J.F. Usilton, at Worton Point Monday of consumption, aged 17 years. Funeral was held Wednesday morning at 10 o'clock, conducted by Rev. E C Makoskey; interment in Chester cemetery. Undertaker John N. Dodd had charge of arrangements.

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