

With grateful acknowledgment to its 8,596,705 Policy-holders for their confidence, the Metropolitan Life Insurance Company presents the following summary of its condition and affairs for the year ended December 31, 1905, showing it to have been THE BEST YEAR IN THE COMPANY'S HISTORY

Table with 3 columns: RESOURCES, ASSETS, \$151,663,477.29, and OBLIGATIONS. Includes items like United States, City and R. R. Bonds and Stocks, Reinsurance Fund and Special Reserves, etc.



HOME OFFICE BUILDING Largest Office Building in the World, Madison Ave., Fourth Ave., 23d and 24th Sts., New York City.

Metropolitan Life Insurance Co.

JOHN R. HEGEMAN, President

The Company OF the People, BY the People, FOR the People

A REASONABLE INDICATION OF THE DESERVED POPULARITY

of its plans and of faith in its management may be fairly claimed in the number of Metropolitan policies in force. It is not only greater than that of any other company in America, but greater than that of all the other regular companies combined, less one. It exceeds, in fact, the COMBINED POPULATION of 24 of the States and Territories out of the 52 forming the American Union, viz: Maine, New Hampshire, Vermont, Rhode Island, Connecticut, Delaware, District of Columbia, Florida, Oregon, Colorado, Arizona, Alaska, Idaho, Montana, Nevada, Wyoming, Utah, North Dakota, New Mexico, Indian Territory, Oklahoma, South Dakota, Washington, Hawaii, and as to CITIES, it exceeds the combined population of Greater New York, Chicago, Philadelphia, Boston, St. Louis, Cleveland, Cincinnati and Milwaukee.

SIGNIFICANT FACTS

The Company's policy claims paid in 1905 averaged in number one for each minute and a quarter of each business day of 8 hours, and in amount \$105.83 a minute the year through.

The value and timeliness of these payments may be gleaned from the fact that of the claims paid during the year, 4,326 were under policies less than 3 months old, 8,591 were on policies which had run under 6 months and 15,148 were within the first year of insurance.

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1905 WAS:

395 per day in Number of Claims Paid. \$772 per day in Number of Policies Issued. \$1,502,484.00 per day in New Insurance written. \$123,788.29 per day in Payments to Policy-holders and Addition to Reserve. \$77,275.94 per day in Increase of Assets.

Paid Policy-holders in 1905 for Death Claims, Endowments, Paid-up Policies, Dividends, etc., with amount set aside on their behalf as increased reserve—

\$37,755,428.59

Paid Policy-holders since the organization of the Company, plus the amount invested and now on hand for their security—

\$318,264,084.12

COMPARISONS, ETC.

Table comparing 1905 and 1904 figures for Income, Gain over 1904, Surplus in 1905, Gain over 1904, Increase in Assets during 1905, Gain in Insurance in force, Total number of Policies in force Dec. 31, 1905, Total amt. of outstanding insurance Dec. 31, 1905, and Number of persons in the service of the Company.

THE TWO DEPARTMENTS

In the Ordinary Department policies are issued for from \$1,000 to \$10,000 on individual lives, premiums payable annually, semi-annually, or quarterly. In the Industrial Department (which is family insurance) policies are issued on all the insurable members of the household with premiums payable weekly.

The Metropolitan gained in insurance in force on which premiums are still being paid MORE THAN ANY OTHER COMPANY IN THE WORLD.

The Metropolitan wrote more business in the Industrial Department in 1905 than ever before in any one year.

The Metropolitan wrote more business in the Ordinary Department in 1905 than ever before in any one year.

The Metropolitan wrote more business in 1905 than any other Company in the world. And this for the 12th consecutive year.

The Metropolitan has more premium paying business in force in the United States than any other company.

The Metropolitan has in force one-third of all the legal reserve policies in force in the United States. Its Industrial policies in force equal in number all the Industrial policies of all the other companies in the United States.

THE RATIO OF EXPENSE TO PREMIUM INCOME IN 1905 WAS THE LOWEST IN THE COMPANY'S HISTORY.

S. J. MURPHY, Supt., 414 N. Y. Life Bldg., 17th and Farnam Sts., Omaha.

CHANGES IN PUBLIC SCHOOLS

Determined Effort to Restore the "Three R's" in New York City.

FAULTS POINTED OUT BY CRITICS

Mayor McClellan's Ideas of School Studies Contrasted with the System at Present in Use.

A new commissioner of education for Greater New York is to be appointed in January. With his incoming the Board of Education is expected to put into effect Mayor McClellan's ideas about school studies and radically change the methods of the present school superintendent. The proposed change means a rejection of fads and more of the "three R's."

Mayor McClellan's ideas were expressed in an address before the National Educational Association last summer, from which the following are taken: "I do not believe that any one can be educated who has not at least a smattering of the three R's. It may possibly serve a mysteriously useful purpose to teach a 10-year-old boy who cannot read the latest English to sew buttons on shirts to drill girls of the same age to whom the rule of three is unknown in the theory (but not in the practice) of music and cooking. But the ignorant outsider who is excluded from the Parnassus of 'educational circles' may be permitted to wonder at the wherefore of it all. It is anything but flattering that the products of our great schools seldom succeed at either West Point or Annapolis."

With a board answering to that idea, some present members hope to accomplish much toward modifying what they call the Maxwell fad system.

Present Methods. One of the members was asked: "Has nothing been done after the agitation last year to lop off the fads and whimsies?"

"Very little except to promise. Mr. Maxwell's last bulletin of studies shows that sewing begins in the third year and is not postponed until the fourth, as critics of the system advocated. History was advised for the fourth year, but Mr. Maxwell puts it off until the sixth year—when the child is virtually within a year of ending its compulsory school period. Yet, metallurgy is prescribed in grades when pupils are 8 years old. When they are 6, 7 and 8 years of age they are required to take extraordinary subjects, such as, say, the circulation of blood in a tadpole's tail.

"Topography of New York, which you might say means learning where the fire hydrants are situated, is taken in the fourth year. This will be valuable when the boys grow up to be firemen. If they do not forget after ten years, I may as well put it off until the sixth year—when the child is virtually within a year of ending its compulsory school period. Yet, metallurgy is prescribed in grades when pupils are 8 years old. When they are 6, 7 and 8 years of age they are required to take extraordinary subjects, such as, say, the circulation of blood in a tadpole's tail.

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seventh years of the present schooling "you may pick out at random any five pupils and find that they cannot subtract 5 from 6, 6 from 7 or 8 from 9." A chairman of a local school board asserts that business men have come to her with letters from applicants for work, boys and girls past the 16-year school age, which were shockingly ill spelled and miserably written. "Youngsters are coming out from the present compulsory schooling utterly unqualified to do the things expected of boys and girls starting in offices and stores," he added: "A man dwelling in East Twenty-fourth street complains to one who has interested himself in reform that while there are 6,000 children kept out of the first grade schools the time of the rest is taken up with raffia and other fancies so that when at 14 they have to go out to earn a living they do not even know English. Writes another: 'Mr. Maxwell has had no experience as a teacher but is only a theorist in education work. Many have dared to hint that his teacher solicitation is not for the mental benefit of the children under his care.'

One commissioner puts it thus: "The school life of the average child is not more than seven years. These seven years should be devoted to giving the child a foundation that will be of service during life—the life they will have to lead. We have full data showing that poor men's children go out into the world at 14 miserably equipped. Reading, writing, arithmetic, spelling, some grammar and some geography, with a knowledge of the salient points of history—every child is entitled to these. This education is now denied to children too poor to go to private schools. The curriculum should be so arranged that these essentials are taught to the exclusion of every nonessential." As the time of the child lengthens, the commissioner suggests in direct ratio to the ability of its parents to give higher opportunities the course may be expanded. The system that is overloaded with fads and fancies, he declares, is "turning out a host of mental cripples only half armed to meet the world."—New York Sun.

What He Used It For. Wine-tasting was in his business, and he was reputed to be one of the best who followed that somewhat peculiar means of making a livelihood, so when the bet had been made and the money posted, his "backers" were sure of winning. Incidentally, they did.

The subject, blindfolded, was to taste, one after another, the contents of twenty-five wine glasses, and—if he would win the stakes—name correctly the liquor in each. From one to twenty-four he went down the line, never hesitating, and always right. At the last one he stopped. It was filled with water only.

He wiped it, turning it over and over with his tongue, asked for a second mouthful, considered it with a most perplexed expression and then had an inspiration. "Of course," he exclaimed, "it's the stuff I clean my teeth with."—Harper's Weekly.

Not in His Case. "You don't really want to marry me, Jack," she said, pretending to be deeply interested in a microscopic fly in the texture of his coat collar. "You've been reading that a wife is a luxury, and you think—"

"That doesn't fit my case, Nellie!" interrupted the young man. "You're not a luxury. You're an absolute necessity. I simply can't live without you."

It was dead easy for Jack after that.—Chicago Tribune.

DIAMONDS—Edwards, 1647 and Harney

SUPREME COURT SYLLABI

The following opinions were filed January 2, 1906:

1260. Sullivan against Wharton. Appeal. Douglas, Reversed and remanded with directions. Holcomb, J.

1261. State against Currier. Error from Governor. On rehearing. Currier judgment of the court affirmed. O'Graham, C. Division No. 1.

1262. State against Currier. Error from Governor. On rehearing. Currier judgment of the court affirmed. O'Graham, C. Division No. 1.

1263. State against Currier. Error from Governor. On rehearing. Currier judgment of the court affirmed. O'Graham, C. Division No. 1.

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1266. State against Currier. Error from Governor. On rehearing. Currier judgment of the court affirmed. O'Graham, C. Division No. 1.

1267. State against Currier. Error from Governor. On rehearing. Currier judgment of the court affirmed. O'Graham, C. Division No. 1.

1268. State against Currier. Error from Governor. On rehearing. Currier judgment of the court affirmed. O'Graham, C. Division No. 1.

LANCASTER. Reversed and remanded. Let County Division No. 2.

1. Where a plaintiff sets up a conversion of a team of horses by a bailee, and pleads the execution of a bill of sale by him to the bailee for such team upon the agreement of the bailee to pay a fixed and definite amount therefor, he cannot afterwards, if unsuccessful in this action, in another action claim that title to the horses never passed from him, and that they were killed by the negligence of the plaintiff. However, the right to elect as to whether he would treat the title to the property as having passed and sue in assumpsit, or to insist upon a verdict in favor of such party, unless the omitted facts are conclusively established.

2. Where such instruction is complete in itself the error therein is not cured by the giving of other instructions which correctly state the law or the facts essential to a recovery by such party.

3. The mere fact that a chain upon which the plaintiff and other workmen were pulling broke while being used for the purpose for which it was furnished, and had broken and been repaired on former occasions while being thus used, is not of itself sufficient to show conclusively that it was not reasonably adapted to and safe for the purpose for which it was furnished.

4. Ordinarily it is the duty of an employer to see that the tools and appliances which he furnishes his employees are reasonably fit and safe for the use for which they are furnished, but this duty does not relieve the employer from the exercise of his own judgment in the use thereof, and if he puts them to a use for which they are not designed or furnished, or subjects them to a strain beyond their capacity to bear and is injured in consequence, the employer, in the absence of special circumstances, is not liable.

5. The court will not presume that the conclusions as to the amount of damages to the owners of land over which it runs, considered it necessary to direct the jury naturally seeking an outlet in a draw and discharge it in such manner that it damaged the highway, and that plaintiff's recovery was allowed damage for such disposition of the water.

6. An easement by prescription can be acquired only by an adverse user for ten years, and the commencement of the time required for the prescription is from the date from the time when the party was damaged or had a cause of action arising from the adverse user.

7. Where a petition filed in the district court states facts sufficient to entitle plaintiff to both legal and equitable relief, and prays relief, a part of which only can be had at law, but all of which can be had in equity, the pleader will not be held to have intended thereby to invoke the chancery and not the common law powers of the court.

8. After filing a petition of character the plaintiff may sue to rectify the law, but to do so must manifest his election by some unequivocal act which commits him to the law, and the election is abandoned to equitable relief.

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Advertisement for Baker's Chocolate & Cocoa, featuring the text 'Always Uniform Always Reliable Everywhere Obtainable' and an illustration of a woman holding a box of chocolate.