

With grateful acknowledgment for their confidence to the holders of its 9,960,106 Policies, the Metropolitan Life Insurance Company presents the following summary of its condition and affairs for the year ended December 31, 1908, showing it to have been THE BEST YEAR IN THE COMPANY'S HISTORY

## RESOURCES

United States, City and R. R. Bonds, and Stocks . . . . .	\$99,630,935.56
Bonds and Mortgages . . . . .	90,795,319.02
Real Estate . . . . .	27,444,627.78
Demand Loans on Collateral . . . . .	2,192,702.00
Cash . . . . .	4,775,988.79
Loans to Policy-holders . . . . .	8,966,362.78
Premiums, deferred and in course of collection (net) . . . . .	5,300,922.97
Accrued Interest, Rents, etc. . . . .	2,820,502.29
	<b>\$236,927,361.19</b>

## ASSETS, \$236,927,361.19

The Metropolitan paid its Policy-holders in 1908 for Death Claims, Endowments, Annuities, Paid-up Policies, Dividends, Bonuses, etc., with the amount set aside on their behalf as increased Reserve

**\$50,656,701.34**

It has paid to its Policy-holders since organization, plus the amount invested and now on hand for their security

**\$470,366,769.36**

## OBLIGATIONS

Dividends Apportioned, payable 1909, on Participating Policies, Intermediate Branch . . . . .	\$1,382,722.00
Same on Participating Policies, Ordinary Dept. . . . .	104,203.73
Bonuses Apportioned, payable 1909, on Industrial Policies . . . . .	2,650,000.00
	<b>\$4,136,925.73</b>
Reinsurance Fund and Special Reserve . . . . .	203,134,891.00
All other Liabilities . . . . .	2,532,637.34
Capital and Surplus . . . . .	22,122,907.12
	<b>\$236,927,361.19</b>

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; and as to CITIES, it exceeds the combined population of Greater New York, Chicago, Philadelphia, Boston, St. Louis, Cleveland, Cincinnati, San Francisco, Pittsburgh, Baltimore, New Orleans and Buffalo.

The Company OF the People,

# Metropolitan

(INCORPORATED BY THE STATE OF NEW YORK. STOCK COMPANY)

THE DAILY AVERAGE of Business During 1908 was

441 per day in Number of Claims Paid.  
6,343 per day in Number of Policies Placed and Paid for.  
\$1,202,352.87 per day in New Insurance Placed and Paid for.  
\$166,633.89 per day Paid Policy-holders and Added to Reserve.  
\$126,996.37 per day in Increase of Assets.

## ORDINARY DEPARTMENT INSURANCE IN FORCE, \$526,939,378

The Company issues policies for from \$1,000 to \$1,000,000 on individual lives, premiums payable quarterly, semi-annually or annually.

All policies are non-participating. They are plain business contracts which tell their whole story on their face; leave nothing to the imagination; borrow nothing from hope; require definite conditions and make definite promises in dollars and cents.

PREMIUMS ARE LOWER THAN ARE OFFERED BY ANY OTHER COMPANY

In the Intermediate Branch policies are adapted to the working classes. Each policy is for \$500 and the rate lower than that offered by the Savings Bank system of Massachusetts. Two of the Metropolitan's Intermediate forms recently standardized by the New York and Massachusetts Departments provide for attractive combinations of insurance and annuities at the lowest rates offered anywhere.



HOME OFFICE BUILDING  
The largest Office Building in the world, Madison Ave., 4th Ave., 53d and 54th Sts., New York City

## The Ratio of Expense to Premium Income was the Lowest In the Company's History

Being over 8 per cent. less than five years ago and more than 15 per cent. less than ten years ago

The Company wrote more business in 1908 than any other Company in the world, and this for the fifteenth consecutive year

The number of policies paid in 1908 averaged one for each sixty-five seconds of each business day of 8 hours, and in amount \$128.48 a minute, the year through. The value and timeliness of its policy payments may be gleaned from the fact that of the claims paid during the year, 3,479 were under policies less than three months old, 6,590 were on policies under 6 months, and 12,806 were within the first year of insurance.

BY the People, FOR the People

# Life Ins. Co.

JOHN R. HEGEMAN, President

## COMPARISONS, ETC.

Income in 1908 . . . . .	\$76,732,343.24
Gain over 1907 . . . . .	\$3,618,182.35
Surplus in 1908 . . . . .	\$22,122,907.12
Increase over 1907 . . . . .	\$8,171,007.98
Total Number of Policies in Force . . . . .	9,960,106
Gain over 1907 . . . . .	340,097
Total Amount Outstanding Insurance, \$1,861,890,803.00	

## INDUSTRIAL DEPARTMENT

## INSURANCE IN FORCE, \$1,334,951,425

Number of Industrial policies in force, 9,301,001—insuring over six and a half millions of individual lives in the families of wage-earners. While the contracts are and always have been non-participating, the Company will this year have spent nearly EIGHTEEN millions of dollars in voluntary bonuses and concessions to the holders of these policies in thirteen years.

Cash bonuses on all whole life policies are annually allowed, amounting to over 8 per cent. of the premiums for a year. Additions of from 5 to 30 per cent. are made to policies maturing as claims, according to time policies have persisted. By the Company's present practice whole life policies are made free after age 75 or paid as endowments at age 80.

Industrial Insurance is Family Insurance, covering all ages from 1 to 70 on life, endowment and annuity plans.

JOSEPH MELTZER, Supt., Second Floor Commercial Club Building, 222 So. West Temple St., Salt Lake City, Utah.

E. D. JONES, Asst., Room 401 First National Bank Building, Ogden, Utah.

## SCHOOL FOR BOYS UNDER INSPECTION

Modern Home for Orphans and Dependents Is Formally Opened.

COMPLETE IN ALL DETAILS

Every Feature of the Institution Was Highly Praised by Those Who Visited It Yesterday.

The Lund School for Boys, conducted under the auspices of Zion's Aid society, was formally opened yesterday. While there have been a number of pupils at the institution for some time, their presence was due to the desire on the part of the school authorities to furnish temporary accommodations while additions and improvements were being made to the building. The work having been completed, everything is now in readiness for carrying out the aims and purposes of those in charge of the school.

In passing, it may be explained that Zion's Aid society is incorporated under the laws of the state, its purposes being entirely benevolent and charitable. Its promoters are leading members in the six stakes comprised in Salt Lake county, namely, Baskin, Liberty, Pioneer, Salt Lake, Granite and Jordan. There is a board of directors consisting of 12 members, each of the stakes being represented. Frank Y. Taylor is president; Henry B. Elder, vice president; Joseph J. Cannon, secretary; Fred M. Nicholson, treasurer; Joseph L. Horne, assistant secretary and superintendent, the other directors being Henry Peterson, Daniel B. Jones, Matthew Noall, E. F. Soderberg, Nels Thompson, John M. Cannon and Edwin Beaman. An executive committee consists of Joseph J. Cannon, chairman.

## Stop

taking liquid physic or big or little pills, that which makes you worse instead of curing. Cathartics don't cure—they irritate and weaken the bowels. CASCARETS make the bowels strong, tone the muscles so they crawl and work—when they do this they are healthy, producing right results.

CASCARETS are a box for a week's treatment. All druggists. Biggest seller in the world. Millions used a month.

Henry Peterson and Daniel B. Jones, Mrs. Joseph L. Horne is matron.

### AN IDEAL BUILDING.

The school is a commodious structure, two stories and a basement, on a 10-acre tract, situated at Sixteenth South and Tenth East streets, in the heart of the Mill creek district. The building was erected for school purposes and was intended as a latter-day Sistine academy. It was found that with some additions it could be made to serve the purposes of a home for boys, and that it has become an ideal one with the unanimous verdict of the persons visiting the place yesterday.

Upon invitation of Supt. Horne, a number of persons interested in schools and homes for orphan and wayward boys gathered at the Lund school yesterday afternoon. These included Mrs. Hugh Park, superintendent of the Canyon Crest ranch, John M. Cannon, Fred M. Nicholson, Henry Peterson, Daniel B. Jones, E. F. Soderberg, Fred J. Williams and three representatives of the press. Everything was quite informal, the visitors being shown through the school, with its various departments, and the outbuildings.

### THEIR INNER DESTINIES.

The spacious kitchen is provided with a great range and everything requisite to satisfy every need and desire of a proficient cook and her help. A large sized pantry is amply filled with provisions, including hundreds of bottles of fresh fruit and preserves. The dining room is a very large hall, and is furnished with a half dozen long tables and other necessary furniture.

The next place visited was the dormitory, which occupies the upper story. In the northeast room, commanding a view of mountains and valley, is the ward devoted to hospital purposes. Two beds, with linen as white as snow, are ready for cases of emergency, and everything necessary for caring for the sick is in evidence. On the southeast is a modern bathroom, and adjoining it is a shower bath and a lavatory. The sleeping room for the boys is about 25 by 40 feet in dimensions, with hard-wood floors shined and polished. The single and double beds were made to order, and the mattresses are of an expensive kind. In the further end is a room occupied by the assistant superintendent.

In the basement is located a completely equipped manual training department. Work benches of an approved kind are provided, with material, tools, etc., necessary for various branches. Machinery, run by electricity and working automatically, is located in the basement for pumping the artesian water for an enclosed reservoir outside, into every part of the building.

### OUTSIDE FEATURES.

A new and up-to-date barn has recently been built a little distance from the house. It contains accommodations for a number of horses and cows, and has

a spacious carriage room. East of the barn is a modern henhouse, containing pairs of beautiful chickens of the Rhode Island Red and Barred Plymouth Rock varieties. A sight of this model home for farm boys would make any many a chicken fancier.

Scarcely was the inspection over before loud ringing of a bell announced that dinner was ready. The guests, the superintendent and family and the boys of the school all sat down, occupying three tables, and the bill of fare, provided by Mrs. M. E. Underhill and assisted by Mrs. J. Williams, was as delicious as varied in character, and called forth high commendation from all sides.

Superintendent Horne explained that grace was never forgotten, and that night and morning all knelt in prayer, the boys showing the utmost reverence. Mrs. Park, than whom, perhaps, no one in Utah has done more for dependent and wayward boys, spoke in the most commendatory terms of the school, its management and its prospects. She has had three years' actual experience, much of that time living among the boys of Canyon Crest ranch and before the close of the visit yesterday she repeatedly had the thanks of Superintendent Horne, Mrs. Horne and members of the board for hints and suggestions that would not be beneficial to the new undertaking at Lund school.

The estimates made for the improvements of the school building and maintenance for one year were in the neighborhood of \$20,000. Already \$13,000 has been expended, and the equipment is not by any means what is intended to be. The ten-acre tract will be made good use of, and as soon as spring opens many trees and shrubs will be planted, and every foot of the ground will be made to do something towards maintaining the institution. Nursery stock will be much needed, and here in our little town the charity is inclined may not refuse to give in a worthy cause.

### A SIMPLE TRICK.

It's an easy matter to keep your joints and muscles supple—no matter what your age may be. Just follow the simple and morning with Hall's Snow Liniment. Cures Rheumatism, stiffness, cramps, crick in the back, aches and twinges, and relieves all aches and pains. Sold by Z. C. M. I. Drug Store, 112 and 114 South Main, St. L.

### LAKE AT HIGH LEVEL.

The great lake is rising rapidly. The level today is 4.1 feet above the zero mark, a gain of 3 of a foot since Feb. 1. The gain over Feb. 5, 1908, is six inches. The presence of so much snow in the mountains and on the lake will cause a heavy drainage into the great lake with the advent of spring. The first spring water will be no trouble about water enough for bathing this season. It is expected that the lake will continue to rise steadily for a number of years, and it may reach the height that it did in the winter when the lake water ran into Warm Springs lake and killed the fish in the Jordan.

E. B. Klinger, the Jeweler, 1605 Virginia Ave., Indianapolis, Ind., writes: "I was so weak from kidney trouble that I could hardly walk a hundred feet. Four bottles of Foley's Kidney Remedy cleared my complexion, cured my backache and the irregularities disappeared, and I can now attend to business every day, and recommend Foley's Kidney Remedy to all sufferers. It is the best remedy I have ever used, and other remedies had failed."—F. J. Hill Drug Co., ("The Never Substituted").

### SPEAKS ON AGRICULTURE.

Prof. J. C. Hedgeson Delivers Interesting Lecture at University.

A lecture on agriculture was given at the University of Utah yesterday by Prof. J. C. Hedgeson of the Agricultural College of Utah. Inasmuch as three-fifths of the population depend more or less on agriculture for a livelihood, Prof. Hedgeson concludes that that subject should be taught in public schools. The lecturer devoted his remarks to growing plants, which he handled in a most entertaining and instructive manner, and the audience was highly interested in the subject.

Protein is the name of a class of compounds which are the most important of the elements carbon, oxygen and hydrogen. They are the least producers in the animal body. The nitrogen free extract consists of the starchy part of the plant. The crude fiber is the woody part of the plant, which is the least digestible of the food constituents of which the plant consists.

Protein is the most important food of plants. It is the most difficult for them to get and the most expensive for them to supply. It exists free in the atmosphere, but hence in the soil, which is normally a great deal of air. But soil nitrogen cannot be used by plants until it is changed in the form of nitrate nitrogen by the nitrifying bacteria.

Aluminum cannot be used by plants. It is the most difficult for them to get and the most expensive for them to supply. It exists free in the atmosphere, but hence in the soil, which is normally a great deal of air. But soil aluminum cannot be used by plants until it is changed in the form of nitrate nitrogen by the nitrifying bacteria.

Houses coughs and stuffy colds that may develop into pneumonia over night are quickly cured by Foley's Kidney and Urinary, and it soothes inflamed membranes, breaks the fever, and expels the cold from the system. —F. J. Hill Drug Co., ("The Never Substituted").

### RUSH CLUB BUILDING.

Plans to erect the Commercial club's new building to an early completion are now being taken up by the board of governors. At a meeting with the architects yesterday afternoon the plans for the exterior and a part of the interior were formally accepted, and bids will be called for in a very short time. Plans for a part of the floor arrangements are now being

drawn in final form and bids on this part of the work will be called for shortly after the main contracts are let. Of the \$200,000, which the building will cost, nearly half is now paid into the treasurer—the Utah Savings & Trust company. The foundation of the new club building has already been laid and as soon as the weather permits construction work will be commenced above ground.

### THE SECRET OF LONG LIFE.

A French scientist has discovered one secret of long life. His method deals with the blood. But long ago millions of Americans had proved Electric Bitters prolongs life and makes it worth living. It purifies, enriches and vitalizes the blood, rebuilds wasted nerve cells, imparts life and tone to the entire system. It's a godsend to weak, sick and debilitated people. "Kidney trouble had blighted my life for months," writes W. M. Sherman, of Cushing, Mo. "but Electric Bitters cured me entirely." Only 6c, at Z. C. M. I. Drug Dept., 112-114 So. Main St., Salt Lake City.

### HALL TO THE RESCUE.

After making several appeals to the street department to get relief, Councilman L. E. Hall called out the sewer interceptors at North State and East North Temple streets with a pick and shovel, a few days ago. It became stopped up again yesterday and Councilman Hall visited the street department to make a complaint. Unless Street Supt. Jake Halch sends out a force to put it in shape today, Hall says he will roll up his sleeves and do what he can to prevent his constituents from being drowned out in that section of the city.

### LETTER IN PIGEON HOLE.

When the county commissioners met in a regular session yesterday afternoon, the letter of John A. Greenbeck, county treasurer, in reference to the item of \$4,721 which was awarded to the Inter-Mountain Republican for printing the delinquent tax notices this year, without submitting bids, was pigeon-holed. Greenbeck complained that the amount had been charged to his department, and that it was not included in the manner prescribed by law. It is possible that the matter will be brought to the attention of the commissioners by the filing of a suit by taxpayers.

Foley's Honey and Tar clears the air passages, stops the irritation in the throat, soothes the inflamed membranes, and the most obstinate cough disappears. Sore and inflamed lungs are healed and strengthened, and the cold is expelled from the system. —F. J. Hill Drug Co., ("The Never Substituted").

### NEW INCORPORATIONS.

The Consumers' Coal company of Ogden has filed its articles of incorporation in the secretary of state's office. It is capitalized for \$200,000, which is divided into shares of \$10. The company will carry on a general business in supplying coal both wholesale and retail. The entire capital stock has been subscribed and a real yard and office are now being erected to carry on the business. The

officers are: P. C. Pottle, president; Mrs. Anna T. Doe, vice president; and A. A. Shaw, secretary and treasurer.

The Heber Shearing company of Heber City was organized today when articles of incorporation were filed with the secretary of state. The company will carry on a business of shearing and dipping sheep. Its capital stock is \$100,000, divided into shares of \$10 each. There has been \$33 shares of stock set aside which will be used for the purpose of "Cattle Care" and stock to carry on the business of the company. James W. Clyde is president; W. R. Donnie, vice president; and E. M. Clyde, secretary and treasurer. These officers and E. J. Cummings and H. L. Phillips form the board of directors.

Articles of incorporation of the Reclaimers Reclamation company were filed today in the secretary of state's office. The company has a capital stock of \$100,000, divided into shares of \$10 each, and has been fully subscribed. As soon as possible the company will open a grist mill at Escalante, Garfield county. The officers are: J. H. Spencer, president; E. V. Barker, vice president; and H. N. Cowles, secretary and treasurer.

The Ogden Business college filed articles of incorporation today in the secretary of state's office. The college offers a general business course, requiring a capital stock of \$5,000, divided into shares of \$10 each. The officers are: Hansen, Barker, president; W. C. Lyman, vice president; and W. J. Nix, secretary and treasurer.

The San Juan Arid Land company of Grayson, San Juan county, filed its articles of incorporation today in the secretary of state's office. The purpose of the company is to take up tracts of land and furnish an irrigation system and place the ground under cultivation. The capital stock amounts to \$50,000, divided into shares of \$10 each. The officers are: Hansen, Barker, president; W. C. Lyman, vice president; and W. J. Nix, secretary and treasurer.

The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages, and that is Catarrh. Hall's Catarrh Cure is the only positive cure now known to the medical fraternity. Catarrh being a general blood and mucous system disease, its cure requires a constitutional treatment. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces, curing the system, thereby destroying the foundation of the disease, and giving the patient blood and mucous surfaces that they offer One Hundred Dollars for any case that it fails to cure. Send for list of testimonials.

Address F. J. CHENEY & CO., Catarrh, C. sold by all Druggists. Take Hall's Family Pills for constipation.

LADIES' LEATHER BAGS for Spring and Summer, Now on Display.

Phone 65  
For the correct time  
Leyson's  
SALT LAKE CITY

We Play, Sing and Sell Music

Beesley Music Co.  
46 Main Street.

Davis  
MONEY-BACK-SHOES  
238-240 So. MAIN ST.  
Dissolution Sale

One of the Leaders  
Woman's Foster Shoe, the Davis "Money-Back" leader—also other splendid lines of footwear. Regular \$4.00 and \$7.00 values. Dissolution sale, the price—  
**\$3.65**

Keeping Us on the Jump These Days  
Lots of people buying this coal—won't have any other—and delivering is a hard job in this mud. Order early.

Western Fuel Co.  
73 So. Main Street.  
Tel. 718.

If you want good coal—that's us. And quick delivery—that's us, too

Main street, below the Kenyon.  
Bell 935;  
Ind. 157.