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

RESOURCES	
United States, City and R. R. Bonds and Stocks	$79,629,477.18
Bonds and Mortgages	38,062,610.75
Real Estate	17,495,905.30
Cash	4,183,912.16
Demand Loans on Collateral	3,747,285.50
Loans to Policy-Holders	3,703,554.50
Premiums deferred and in course of collection (Net)	3,826,755.63
Accrued Interest, Rents, etc.	1,013,976.27
	$151,663,477.29

ASSETS, $151,663,477.29

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

OBLIGATIONS	
Reinsurance Fund and Special Reserves	$132,705,296.00
Dividends Apportioned, payable 1906, on Non-participating Industrial Policies	681,942.00
Same on Participating Policies, Intermediate Branch	621,081.00
Same on Participating Policies, Ordinary Dept. (NOTE. Nearly all the Ordinary policies of the Co. are non-participating policies issued at low rates of premium)	26,726.79
Contingent Dividend Fund, Intermediate Branch	299,768.48
All other Liabilities	1,147,084.06
Capital and Surplus	16,181,578.96
	$151,663,477.29

Metropolitan Life Insurance Co.

(INCORPORATED BY THE STATE OF NEW YORK)

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, 8,391 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.
6,972 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.

Income in 1905	$61,531,588.49
Gain over 1904	5,545,831.58
Surplus in 1905	16,181,578.96
Gain over 1904	1,346,358.97
Increase in Assets during 1905	23,569,162.05
Gain in Insurance in force	126,085,438.00
The total number of Policies in force Dec. 31, 1905, was	8,596,705
The total amt. of outstanding insurance Dec. 31, 1905	$1,596,509,769.00
Number of persons in the service of the Company, over	19,000

THE TWO DEPARTMENTS

In the Ordinary Department policies are issued for from $1,000 to $1,000,000 on individual lives, premiums payable annually, semi-annually, or quarterly. In its 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.

This Company issues no TONTINE or other forms of deferred dividend policies, in which the amount to be paid to the insured must largely be a matter of ESTIMATE at the inception of the contract, and of DISAPPOINTMENT at its maturity.

Its policies 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.

Is not the fact that, notwithstanding the agitation in life insurance, the Metropolitan wrote more insurance in its Ordinary Department in 1905 than it ever wrote in any preceding year, proof that GUARANTEED BENEFITS for a fixed premium are what people want?

In its Industrial Department policies no obligation to pay dividends is either expressed or implied, the premiums being at stock rates, without the "loading" designed for dividends; nevertheless the Company for years past, as a pure act of grace, has returned a part of its surplus, annually, to the holders of its policies. The total amount so paid, including the amount set aside for 1906, is

OVER FIVE AND A HALF MILLIONS OF DOLLARS IN CASH

SAMUEL GILCHRIST, Metropolitan Life Insurance Co.s' Building, Corner Second Ave. So. and Third Street.

Railroads

ROADS TO CONTINUE NO. DAKOTA WAR

FOUR BIG LINES PREPARE FOR MANY EXTENSIONS.

The North Dakota Led Nation in Railroad Construction Last Year, Indications Point to Even Greater Record in 1905—Many Small Lines Will Be Lengthened and Connected.

Special to The Journal.

Fargo, N. D., Feb. 5.—North Dakota led all the states in the union last year in railroad construction. Great as was the record the indications are that the record of 1906 will be greater.

Fargo is to profit by both Great Northern and Milwaukee extensions. Official confirmation of the extension of the Fargo-Aneta line to Devils Lake has been received. The heaviest steel will be used in this line, and all thru trains, both passenger and freight, will be run over it from the west instead of via Larimore and Grand Forks. This will save a haul of sixty-five miles.

To head off the Duluth and South Shore extension that is to cross into North Dakota at Belmont and run thru Traill, Steele, Griggs and Foster counties, to connect with the Soo at Carrington, the Great Northern will build a new branch off the Fargo-Aneta line from Ayr, in this county, and west to Griggs county where it will cross the Sheyenne river. It will follow the Steele-Griggs county line and run to Ottoffsky in Nelson county, thence west to Sheyenne. Next season it will be extended to Granville.

Cuts Into the Soo.

This branch will cut into Soo territory as the line from Sheyenne onto Granville will parallel the present Soo line thru the northwestern part of the state.

A great deal of work is being done at Casselton in anticipation of this extension. Two hundred men are working on double shifts to complete the largest reservoir along the Great Northern line for which a site was recently secured. A large roundhouse is to be erected.

The present Fargo-Aneta line is being straightened between Casselton and Ayr to avoid the heavy grade near Ripon and Absaraka out of the old lake bed. Both towns will be left a half mile or more off the new extension.

The Great Northern also is planning extensions of other of its branches in the north into Canada.

The Northern Pacific will connect its McHenry and Esmond branches with a 50-mile link between McHenry and Oberon and run trains from Esmond to connect with the main line at Sanborn.

Other Extensions.

The Northern Pacific also will do more to extend the branch from Carrington to Denhoff, but it is beyond the Missouri that its greatest improvements will be made. One branch is to run southwest from Mandan and another northwest from New Salem. The latter will go into the new McKenzie county. The surveys have been completed.

In addition to the Soo extension thru Traill and Griggs counties the Soo will extend its Thief River Falls-Kenmare line west from Kenmare, in the spring, to the Crosby country in Williams county.

The Milwaukee has been securing new property in Fargo, which is regarded as confirming the rumors that it will extend the line that his run into this city for many years. It is said that it will build across the central half of the state and will also extend its Linton branch to Bismarck.

CASTORIA
For Infants and Children.
The Kind You Have Always Bought
Bears the Signature of Chas. H. Fletcher

BENEFIT BLACK HILLS

Burlington's Changes Put District Twelve Hours Nearer Denver.

Special to The Journal.

Deadwood, S. D., Feb. 5.—A railroad change that will be of interest to Nebraska, Colorado and other western states will go into effect on the Burlington, Feb. 11. It will make Nebraska and Colorado points at least twelve hours nearer to the Black Hills and will greatly facilitate trade. The westbound train, which now arrives here at 10:30 p.m., hereafter will reach here at 4 p.m.

The mail which is not now distributed until the following morning can then be received in the afternoon. The train out of Omaha will be a fast train, carrying oriental mail. The eastbound train will leave here at its old time of 4:25. These trains will be up-to-date in every particular, carrying diners and thru sleepers. This will make Denver the nearest city in the west to Black Hills points.

NARROWLY ESCAPES DEATH

Boy Caught Under Engine's Footboard Escapes Injury.

HANCOCK, MICH.—Falling across the rails directly in front of an incoming locomotive, a boy named Doyle had a marvelous escape from death in the Houghton yards of the Copper Range railroad. But for the fact that the footboard of the engine was placed only a few inches above the track, the boy would have been ground to death beneath the wheels.

Doyle was a car cleaner and he was going to work, riding on the footboard of a switch engine. He lost his hold and fell off the footboard directly in front of the engine.

Owing to the little space between the footboard and the rails, the boy was jammed under the footboard, a portion of his coat catching on the wheels. In this position he was pushed for several feet before the engine could be stopped.

When he was extricated it was found he was not even bruised.

RUMANIA'S KING IS ILL.

Vienna, Feb. 5.—King Charles of Rumania is seriously ill, but it is said he is in no immediate danger. He is suffering from calcification of the arteries of the heart and has been ordered to abstain from all work.

LORD'S DAUGHTER, KIDNAPPED, MAD

Strange Tale of the Orient, the Occident, the Old and the New World.

Journal Special Service.

New York, Feb. 5.—The issuance of a warrant revealed today the story of the kidnapping of the daughter of an English nobleman, her arrival here on a yacht, a raving maniac, and her commitment to an insane asylum. The police preserve close secrecy about the case today and refuse to reveal any names.

According to the story, an English lord, while traveling in France in 1876, met a woman who afterward became the mother of a child. This child, a girl, was taken to England by the nobleman, who after a time gave her to a friend, a sea captain, for adoption. The captain was in charge of a merchantman plying between London and Yokohama. A countess, a member of the family, is concerned in the case, but in what way the police will not state. The girl was spoken of as one of the heirs of her father, and it is believed this fact caused her to be kidnapped.

It is reported that the young woman was taken off the boat on which she was a passenger when only a mile from Yokohama and placed aboard a yacht. Six weeks later the yacht is said to have been located in New York harbor, but the young woman passenger was missing. The police found her, it is said, in an insane asylum in this city. It was stated today when the yacht came into port with the kidnapped woman the authorities found that she was virtually a prisoner in the cabin. It was also found that she was mentally unbalanced.

A warrant was issued, it was learned today, from another magistrate's court, and detectives went to Westchester county and called at a prominent country club there, seeking the person named in the warrant.

SLASHER AT CAPITAL RUINS WOMEN'S GOWNS

Washington, Feb. 5.—Mrs. W. M. Barton, wife of a local physician, was the victim of a "Jack-the-Slasher" while walking thru a department store here Saturday afternoon. The man followed Mrs. Barton for some time before slashing her black velvet dress. He inflicted a clean, even cut about two feet long, the blade of the weapon, which was evidently a long, sharp one, extending almost to the flesh.

Every effort will be made to apprehend the assailant, as former experience with a slasher in this city was not only costly, but a large number of women were terrorized.

Every leading shoe store and shoe department in the Twin Cities sells glove rubbers, "the standard for 60 years."

BURNED TO DEATH IN A DESERTED CABIN

Special to The Journal.

Gordon, Wis., Feb. 5.—Napoleon Burnett, a logging foreman in the employ of the McKay Lumber company, operating near here, was burned to death while in a deep sleep following two days and one night that he was lost in the woods. His charred remains were found in the ashes of a deserted cabin four miles northwest of this town.

Burnett came here a few days ago to order some supplies and transact other business, and left after attending to these matters, to return to the camp by a circuitous route, to inspect a stand of timber.

Search was instituted for him when he failed to return to camp and the burned cabin containing his charred body explained that he had become lost and had taken shelter there. It is evident that he was quite exhausted, and had lain down to sleep after building a fire.

It is said Burnett came from Stillwater.

Superior, Wis., Feb. 5.—An empty box car was destroyed by fire in the Omaha yard early Sunday morning. In the debris was found the charred remains of a man supposed to have been George Fish, about 30 years of age, who had been employed about the docks at the Itasca district of Superior.

On Saturday afternoon Fish made inquiries about the leaving of trains for Ashland, and when told there would be none till the following afternoon, he said he had but half a dollar and that was not enough for a ticket. Late Sunday night he was seen in the yards and from these clues it is believed that the man's name is Fish. His parents are said to be wealthy farmers near Rockford, Ill.

SMALLPOX AT CARY

GRAND FORKS, N. D.—Secretary Healy of the state board of health has been summoned to Cary to investigate a reported epidemic of smallpox. There has been a clash of authorities over the diagnosis of the disease and Dr. Healy has been called to straighten the matter out. Originally there were three cases of the disease at Cary, but it is said that several other cases have developed within the last few days.

ALL WOULD MARRY SAME DAY AS KING

Madrid, Feb. 5.—All weddings in this city and thruout Spain are being postponed. The king is to be married in the summer, and all wish their marriages to take place on the same day. The same thing happened when his sister, the Infanta Maria Teresa, was to be married. All the couples who had become engaged in the previous six months delayed their marriage to that day of last month and the priests of Madrid were kept very busy performing marriage ceremonies in every one of the chapels in the churches.

An Appeal

To Be Fair to Yourself—to Learn by a Test What Liquozone Means to You. The First Bottle is Free.

To you who are sick and are waiting—this appeal is to you. An appeal to be fair with yourself.

Don't think that the help which you need is impossible, because common remedies fail as they must fail in germ troubles. Please send us this coupon and learn, at our expense, how much a new remedy means to you.

In the past two years, millions of people have begun to use Liquozone. To-day there are countless cured ones, scattered over half the world, telling what it has done. We ask you to learn its wonderful power as they did. Let us buy you a bottle to try.

What Liquozone Is

The virtues of Liquozone are derived solely from gases, created from five substances, all of which are stated on the bottle. These substances include the best producers of oxygen, sulphur dioxide and other germicidal gases.

The process of making requires large apparatus, and from 8 to 14 days' time; and it is directed by chemists of the highest class. The object is to so fix and combine the gases as to carry their virtue into the system. The result is a blending of gas-made products, each of which is now endorsed, as a remedial agent, by the world's highest authorities.

The gases are harmless, and the product they create is harmless. The gases are beneficial, and the result is a tonic. The gases are germicidal, and uniting with the liquid multiplies their germ-killing power.

Liquozone contains no alcohol, no opiates, no narcotics. Every virtue comes from gas alone. The invention of Liquozone has meant a way to utilize gases in the treatment of germ diseases.

Kills Disease Germs

The main value of Liquozone lies in the fact that it is deadly to germs, yet helpful to bodily tissues. It is a germicide so certain that we publish with every bottle an offer of $1,000 for the discovery of a disease germ which Liquozone cannot kill.

Common germicides are poisons which cannot be taken internally. They destroy the tissues as well as the germs. That is why medicine has proved so helpless in dealing with germ diseases.

Liquozone is not only harmless, but it is a tonic. Its effects are exhilarating, vitalizing, purifying. Its benefits are quickly apparent—often from the very first dose.

The fact that Liquozone is so destructive to germs is attributed to the fact that germs are of vegetable origin. They apparently absorb this gas-made product, and it ends their activity. But the cells of the body—being animal—thrive by Liquozone.

We Paid $100,000

For the American rights to Liquozone, after its power had been demonstrated. This was after the product had been tested for years, in hundreds of cases, including many of the most difficult diseases of mankind. At first the results seemed incredible, and the tests were repeated again and again to confirm them. When the power of the product was thus proved beyond question, we purchased the rights and brought it into wider fields.

Since then we have let every sick one we learned of test it at our expense. The result is that millions have learned by experience some things that Liquozone can do. Most of the cured told others, and the others told others. The result is that about 12,000,000 bottles of Liquozone have been used, mostly in the past two years. There is now almost no hamlet—no neighborhood—without living examples of its power.

Now other chemists and companies, in alliance with us, are supplying it to other nations. It is hoped, before long, that every nook of the world where sickness exists will have Liquozone there to combat it.

In the past few years, scores of diseases have been traced to germ attacks. All of these diseases, until a few years ago, were attributed to other causes, and treated in various and ineffective ways.

Germ Diseases

The list of known germ diseases now numbers about one hundred. It includes most of our minor ills, and most of our serious sickness. And there are very few diseases which are known not to be due, directly or indirectly, to a germ infection.

Some germs—as in skin troubles—directly attack the tissues. Some create toxins, causing such troubles as Rheumatism, Blood Poison, Kidney Disease and nerve weakness. Some destroy vital organs, as in Consumption. Some—like the germs of Catarrh—create inflammation; some cause indigestion. Directly or indirectly, nearly every serious ailment is a germ result.

Any disease which calls for a germicide, or for a tonic, calls for Liquozone. In this class of troubles, this gas-made product has rendered immeasurable service. It brings such results as may not be brought without it.

In any ailment caused in any way by germs, we supply the first bottle of Liquozone free. Then in all—no matter how difficult—we offer each user a two months' further test without the risk of a penny.

50c. Bottle Free.

If you need Liquozone, and have never tried it, please send us this coupon. We will then mail you an order on a local druggist for a full-size bottle, and will pay the druggist ourselves for it. This is our free gift, made to convince you; to let the product itself show you what it can do. Its acceptance places you under no obligations whatever.

If your ailment is not one to which Liquozone applies, we will tell you. If it is, we will give you the fullest advice and directions, based on a vast experience.

Please don't delay or hesitate. Don't suffer from a trouble that Liquozone can end. Please learn at our expense how much this product means to you. Send us this coupon today.

Liquozone costs 50c and $1.

CUT OUT THIS COUPON.
Fill it out and mail it to The Liquozone Company, 458-464 Wabash Ave., Chicago.

My disease is.....

I have never tried Liquozone, but if you will supply me a 50c bottle free I will take it.

.....

.....

.....

568C Give full address—write plainly.

Note that this offer applies to new users only. Any physician or hospital not yet using Liquozone will be gladly supplied for a test.