At the court of county commissioners begun and holden at Elisworth within and for the county of Hancock on the second Thesday of October, a. d. 1912, and by adjournment on the 10th day of December, a. d. 1912.

And now the county commissioners in accordance with section 88 of chapter IX of the revised statutes of Maine, having first made an annual inspection. In the month of september, a. d. 1912, of all the county roads in the unincorporated townships and tracts of land in said county and having thereupon made an estimate of the amount needed to put said roads in repair so as to be safe and convenient for public travel, have assessed upon the following described unincorporated townships and tracts of land in said county of Hancock exclusive of water and land reserved for public use, for the above named purposes of putting and keeping said roads in repair during the years, d. 1918 as follows, to wit:

On township Number 7, South Division.

No. Valu-

Wi'mot R V & S L Jackson A n, Orphelia A Reaford E, est 86 60

Ashley, Eben, est of Bunker, Howard O Baker, Colin, est of Baker, C F Doyle, Sidney E, Ed-win W Tracy, John H, 2nd Condon, Frank B Peters, John A Goodwin, F W
Noyes, Frank P
Hill, Sarah A
Hill, William
Havey, Benjamin
Libby, Frank S
Martin, William R
Noyes, Frank P
O'Briea, Edward
Petry, Thomas
Plummer, J F zell, H S Smith, Everett Smith, Alonzo Smith, Helen W and Whitten, Louise H Sperry, William Stone, Frank P Tracy, Isaiah 400 Total non-residents, 14,483 \$29,126 Total residents, 702 3,302 \$58 25 6 60 15,185 \$32,428 \$64 85

The foregoing amount of \$64.85 is to be expended upon the county roads in township Number Seven in said county of Hancock and i. V. Smith of Steuben, is appointed agent to superintend the expenditure of said amount. On township Number 9, South Division. We assess the sum of \$115.20, as follows: Rate of taxation ten mills on a dollar. Valuation, \$11,520.

Name of Owner. acres. ation. Name reely, E. H., Hanner, H. E., Crossman, H. E., Crossman, Walter B (formerly Walter B (formerly 500 1,000 yman, Jasper & 3,235 6,470 . 64 70 5.760 \$11,520 \$115 20

We hereby assess upon each of the several owners named in the foregoing list his respective proportion therein set down of said sum of \$15.20 and we do hereby appoint Lincoin C. Bragdon, of Franklin. in said county of Hanceck as agent to superintend the expenditure of said amount of \$15.20 upon the county road in said township Number Nine.

On township Number 10, Western Part. We assess the sum of \$15.72 as follows: Rate of taxinoin, four mills on a dollar. Valuation, \$2,561.

	No.	Valu-		
Name of owner.	acres.	ation.		Tax.
Campbell, A & Co	700	1,400		5 60
Blatedell, John W	619	1,238		4 96
Emery, Charles	25	50		20
trandw n. F W	10.180	20,360		81 44
Greely, E. H. Hamli		20,000		
HE and Joy, Gi				
eon L	80	1,600		6 40
h C Vey	850	1,700		6 80
H Im in. Minnie Ro		780		2 92
N s , William M	700	1.400		5 60
Nash & Sewall	2,710	5,420		21 68
Oubutt, J seph		308		
	58			1 22
Room Janes A		275		1 10
Stewart, A 1. & Sons	s 600	1,200		4 80
Ward Bros & Wymi	an 1,000	2,000		8 00
Wyman, Jasper &	0.00000	0.040	-10.52	
41,	150	300	1 20	
	850	1,700	6 80	
			-	8 00
	19 611	\$39,681	-	\$159 72
	To.arr	499,001		A 170 in

We hereby assess upon each of the several owners named in the foregoing list his re-spective proportion therein set down of said our of \$18.72, and we do hereby appoint Lin-coln C. Bragdon, of Franklin, in said county Cont. C. Bringdon, of Franklin, in said county of Baucock as sgent to superintend the expenditure of said amount of \$158.72 upon the county road in the Western Part of said township Number Ten, to wit: Commencing at the east line of township Number 9, and extending to a stake marked "A" standing on the northern side of said road in said township Number Ten.

On township Number 10, Eastern Part. We assess the sum of \$155.10 as follows: Rate of taxation, fifteen mills on a dollar. Valuation, \$10.340.

Name of owner. Campbell, A & Co 2,508 Cook, M H 50 Downing, George 139 Downing, George 139
McDevitt, John L & Raiph 30
Nash, William M, exr 960
Robertson, W H 260
Small, Woodbury, est 155
Wooster, Aaron 50 2,400 4,152 \$10,340 \$155 10

We hereby assess upon each of the several owners named in the foregoing list biz respective proportion therein set down of said sum of \$155.10, and we do hereby appoint Samuel N. Campbell, of Cherryfield, in the county of Washington as agent to superintend the expenditure of said sum of \$155.10 upon the roads in the Eastern Part of township Number 10, commencing at a stake marked "A" on the north side of said road and extending to the west line of Cherryfield.

On township Number 22, Middle Division. We assess the sum of \$15.161 as follows: Rate of taxation, four mills on a dollar. Valuation, \$37,904.

No. Valu-

Name of owner. acres. Acros. A Tax. 6,087 12,174 48 70 10,400 15,600 62 40 111 10 21,552 \$37,904 \$151 6

We hereby assess upon each of the several owners named in the foregoing list his respective proportion therein set down of said sum of \$151.61 and we do hereby appoint Herbert T. Bilsby, of Aurora, in said county of Hancoc as sagent to superintend the expenditure of said sum of \$151.61 upon the county roads in said township Number Twenty-two. On township Number 28, Middle Division. On the county of \$25.65 as follows: Rate of the county of the cou

4,105 8,210 16 42 12,763 25,526 22,040 \$44,080 \$88 16

We hereby assess upon each of the several owners named in the foregoing list his respective proportion therein set down of said sum of 1888.16 and we do hereby appoint Herbert T. Slisby, of Aurors, in said county of Hancock as agent to superintend the expenditure of

Abbertigements

Abbertisement .

## ANNUAL REPORT OF Union Mutual Life Insurance Co. PORTLAND, MAINE.

HE SIXTY-THIRD ANNUAL REPORT of the Directors of the UNION MUTUAL LIFE IN-SURANCE COMPANY to Policyholders is herewith submitted

Though general business was perceptibly retarded, and the valuation of the securities underwent a marked decline during the closing weeks of 1912, the aggregate of the year's work herein presented shows advancement in practically all departments, with par-ticular progress in the items of Income and Insurance. Few difficulties beyond those incident to ordinary pursuits are now encountered by soliciting representatives, much of the prejudice against Life Insurance common some years ago having disappeared, in place of which has come a genuine and deep-founded interest in the principles and accomplishments of protection for what they really are and do.

Growth begins with New Insurance paid for; as that goes ahead the business broadens and increases. In this department 3,458 Policies were delivered in 1912, representing \$6,206,751 Insurance. This amount was \$964,505 larger than in 1911, and there were 499 more Policies

In the State of Maine, Insurance issued and paid for reached the total of \$1,056,804.46, which is an increase of \$36,775.16 over the figures for the preceding year, and may fairly be taken to indicate a continuance of the good will and loyalty of Maine people to the home institution. Insurance in Force, paid-for basis, in this State now stands at the substantial aggregate of

The securities of the Company were valued, as of December 31, 1912, by the same bankers as in other recent years, Messrs. Edmunds Brothers, Boston, Mass., and as the prices of high grade bonds and stocks were then at a level much below the average, the Assets and Surplus have not advanced to the point they ordinarily would have done under normal conditions. Such fluctuations in the immediate marketable worth of stocks and bonds are interesting for the purpose of determining present quotations, though they in no essential way affect the actual value of Assets which are held by an institution as permanent investments, with no necessity of sale, but altogether for the income yielded. Under these conditions, therefore, there is satisfaction in the fact that the Assets increased \$788,597 40, reaching \$18,759,922.78, and that the Surplus stood at \$1,588,579.82, which is within \$37,544.64 of what it was at the close of the previous year. Whenever quoted values swing upward to the average basis, or beyond, as they eventually must, strong advances in Assets and Surplus will follow, but the true worth of the Company as the guarantor of protection for beneficiaries under Policies remains unaffected by these fluctuations and undergoes no appreciable change from year to year.

The Premium Income advanced to \$2,279,170.99, an increase of \$28,143.46 during the year; while the Total Income, which includes interest, dividends from investments, rents, etc., aggregated \$3,117,998.40, a substantial gain over the previous year.

Reflection upon the expanding purposes which Life Insurance now covers, and how very much more than the protection of homes, always its predominant mission, it is so satisfactorily doing, serving frequently as the guardian of business welfare by insuring the managers of corporations, and often furnishing the security by which young people are enabled to finance their education, carries with it the impression that the future still holds much in reserve for the development of the uses to which insurance protection is adapted. The steady advance in Insurance in Force, which at the close of 1912 had reached \$63,491,853, secured by 43,626 Policies, indicates convincingly that broadening of confidence in insurance principles to which those whose faith has been established by long observation believe they are entitled. The advantages which will gradually accrue to families and communities through the settlement of these Policies, each one an absolutely certain contract, requiring only that the moderate yearly outlay be met, are both far-reaching and inestimable.

Before all else, the protection furnished to families throughout all the circumstances which transpire in the course of a lifetime forms the underlying and actual mission of a life insurance company, and since there is no question but what every maintained Policy will eventually become payable, death being inevitable, care and promptness in the settlement of claims count for much in the reputation of an institution. In this important branch of the work, the Union Mutual invariably undertakes to make payments with all the dispatch consistent with usual business procedure, and is frequently in receipt of commendation of its methods. During 1912, 489 Death Claims were paid under which the amount of Insurance was \$769,288.56, which is \$15,524 58 less than in the previous year. These Policies were running upon 427 lives, with fifty-five and one-half years the average age at death. The oldest Policyholder in point of individual age whose death occurred in 1912 had attained ninety-six years, and his contract had been carried over thirty-nine years. One who was eighty-two years when he died, as a result of pneumonia, had been insured fifty-eight and one-fourth

years, while another whose death occurred in a railroad accident was but twenty-three years old and his Policy had been running only five months. Six Policyholders, having \$6,000 Insurance, died, from varying causes, within one year of the time the Policies were issued, with ages running from seventeen to thirty-eight.

Policyholders also were paid during 1912, in the form of dividends, endowments, surrender values, etc., \$1,046,826.57, the entire returns to them for the year totaling \$1,816,115.13, which, added to these amounts in previous years, makes an aggregate of \$47,829,396.84 that has been paid to Policyholders during the sixtythree years that the Company has been transacting business. That power and courage have been given by these payments, at times innumerable, to downcast families, that thousands of children have been enabled to continue in school, that many homes have been saved, that the world has been helped, are but mild statements of what has really been done. Keen, indeed, should be the satisfaction of insured men or

Adversity comes often in some lives, occasionally in many. Modern forms of Insurance are designed to give recognition to this possibility and to provide a variety of values for such a contingency; but nothing better or of more positive advantage to the beneficiary than automatic extension of Insurance, as operated by the Union Mutual for thirty-six years under the provisions of the Maine Non-Forfeiture Law, has yet been devised. Cash or loan values are available to the man insured, perhaps for his personal use in the adoption of some hobby or the fulfillment of some favored project, but extended Insurance saves the protection for the beneficiary through a period more or less prolonged, determined by the actual value of the Policy when premium payments cease. The comprehensive worth of this sustained Insurance to widows and children is best shown by the statement that, during the period this feature has formed a part of Union Mutual Policies, \$1,331,180.85 have been paid to the beneficiaries under 711 Policies that might otherwise have been practically without worth at the time of death. The privilege without worth at the time of death. The privileges and comforts which have thus been possible in many homes, wholly because of this, are numerous and varied. During 1912, \$25,500 was paid to sixteen homes through the operation of this feature, which, in practical working, has proved of greatest advantage to families burdened with misfortune.

The loan feature in Policies is apparently much

The loan feature in Policies is apparently much misunderstood; the tendency to look upon this value as a sum that should be withdrawn, in order to have the full benefit of the contract, and to think that if this is not done something is being lost, is far too common. Life Insurance is the readiest cash asset a man can leave to his family, excelling all other securities in convertibility, and for this reason alone it ought to be the last piece of property to be encumbered by a mortgage. In many instances loans are of the utmost service, but the privilege as a whole is much abused service, but the privilege as a whole is much abused by injudicious and heedless borrowing. Undeniably there are times in any man's life when he feels the need of more money than is readily available, but unless his use for it be something stronger than to make a purchase of doubtful expediency or to under-take a problematical business venture, he is going be-yond reasonable prudence when he piaces a lien upon the future welfare of his family for some half-considered or needless purpose. A man who would hesitate to mortgage his home, thinks nothing of borrowing money upon his Policy, because it can so easily be done, forgetting altogether, or perhaps not comprehending, that he is, by encumbering his Policy, placing even more of a handicap upon those whom he holds dear and wants to protect. Policyholders are again urged to give serious consideration to the consequences of a loan before completing the transaction; and the importance of repaying existing loans in full or by perportance of repaying existing loans, in full or by par-tial payments, is also emphasized. Loans hamper the efficiency of Policies, and interest unsatisfactorily adds

efficiency of Policies, and Interest to the required yearly outlay. Expenditures for taxes are much in excess of what they ought to be, yet so far no remedy has been reached. The influence of Policyholders should be exerted upon members of legislatures for the enactment of laws which shall effect a reduction in these charges in the various states. Coming, as all these charges in the various states. Coming, as all these requirements must, from the funds of Policyholders, they form a definite addition to the cost of protection, which ought to be tax free to those who, by the insurance assumed, are doing their part toward safeguard-ing the general welfare of a community. Policyholders are reminded that an important method

of advancing the prosperity of the institution with which they are insured is always available to them the suggestion of men suitable for agency also of those who ought to be insured or add to the

protection they already have. Such hints are of genu-ine help in promoting the business and are especially appreciated by the management.

With the broadening uses for insurance protection and the better appreciation of Policies by the general public, together with the favorable standing of the Union Mutual in point of financial strength and reliability of insurance contracts, the management believes the outlook abounds with promise for a conservative development of the business.

Respectfully submitted. FRED E. RICHARDS, President. ARTHUR L. BATES, Vice-President. EDWARD A. NOYES, FRANK E. ALLEN, SELDEN CONNOR, DAVID G. HAMILTON, J. FRANK LANG, JOSIAH H. DRUMMOND, WILLIAM T. COBB, EDWARD B. WINSLOW, CHAS. H. PRESCOTT,
WESTON LEWIS, Directors.
PORTLAND, MAINE, January 14, 1913.

SIXTY-THIRD ANNUAL STATEMENT

of the

Union Mutual Life Insurance Company, of Portland, Maine,

For the Year Ending December 31, 1912.

RECEIPTS.

Insurance Premiums (less \$2,221.34 for re-in-\$2,279,170 99 surance)..... Interest, Rents, etc..... 888.827 41 Total. \$3,117,996 40 DISBURSEMENTS. Death Claims.....

199,752 01 Matured and Discounted Endowments...... Surrendered Policies and Cancelled Notes..... 269,155 91 Surplus paid Policyholders ..... Annuities ..... 2,429 44 Total paid Policyholders..... \$1,816,115 13 Insurance and Agency Expenses..... 301,152 94 Home Office Salaries and Legal Expenses..... 105,078 89 Taxes on Insurance..... 50,659 00 30,028 10 Taxes, Repairs and Expenses on Real Estate... Medical Examinations ..... 18,144 00 Advertising, Printing, Postage, etc ..... All other disbursements..... 11,920 11 \$2,345,931 00

Notices of Death received during 1912..... \$819,104 62 New Insurance written during 1912, paid-for basis, 3,458 Policies.......\$6,206,751 Insurance. Insurance in Force, December 31, 1912, paid-for basis, 43,626 Policies......\$63,491,853 Insurance.

SCHEDULE OF ASSETS

U. S. Government Bonds..... \$ 64,542 59 Commonwealth of Massachusetts Bonds..... Province of New Brunswick Bonds and Debentures..... 79,642 37 Province of Manitoba Bonds and Debentures.. 152,250 96 Province of Ontario Annuities and Debentures, 303,340 08 State, County and Municipal Bonds..... 4 429 490 18 Railroad Bonds.... 2,576,883 46 Railroad Stocks ..... 1,990,277 09 Miscellaneous Corporation Bonds and Stocks. 2,438,319 98 Bank Stock.... 311,785 05 Collateral Loans..... 804,215 00 Mortgages of Real Estate ..... 1,542,885 08 Real Estate..... 958,653 68 Bills Receivable ..... 102 00 Premium Notes..... 102,210 10 Collateral Loans on Policies..... 2,093,405 44 Agents' Balances ..... 1,416 72 Cash in Banks..... 186,260 69 Cash in Office..... Net Deferred and Uncollected Premiums, Paid-263,209 00 Interest and Rents, Accrued and Past Due.....

LIABILITIES.

Gross Assets, December 31, 1912 .....

Reserve required to insure all outstanding Policies..... \$16,566,767.00 (The reserve of the company is calculated upon a basis of 4 per cent. on business written prior to Jan. 1, 1901, and 3 per cent. on business written subsequent to that date.) All other liabilities..... Total liabilities, \$17,171, 342.96

(Valuation of Bonds and Stocks made by Edmunds Brothers Bankers, Boston, Mass.)

SURPLUS..... \$1,588,579.82

PORTLAND, MAINE, January 2, 1913.

The undersigned have this day examined the Securities of the Union MUTUAL LIFE INSURANCE COMPANY, in the vaults of the Union Safe Deposit and Trust Company, and find them as stated in the Schedule.

> ARTHUR L. BATES, Vice President. EDWARD A. NOYES, JOSIAH H. DRUMMOND, EDWARD B. WINSLOW, FRANK E. ALLEN, SELDEN CONNOR. J. FRANK LANG, CHAS. H. PRESCOTT,

Finance Committee and Directors.

\$18,759,922 78

PORTLAND, MAINE, January 2, 1913.

I have this day compared the Schedule of Assets for the year ending December thirty-first, nineteen hundred and twelve, as found by the Finance Committee in the vaults of the Union Safe Deposit and Trust Company, at their examination made to-day, and find that they correspond with the books of the Company.

EDWARD B. WINSLOW.

PORTLAND, MAINE, January 8, 1913.

This will certify that I have this day examined the Securities of the Union MUTUAL LIFE INSURANCE COMPANY for the year ending December thirty-first, nineteen hundred and twelve, in the vaults of the Union Safe Deposit and Trust Company, and find them as stated in the Schedule

> I. E. LANG. Deputy Insurance Commissioner of Maine.

### Legal Hotices.

said sum of \$88.16 upon the county roads in said township Number Thirty Three.

It is hereby ordered that a list of townships and of the foregoing assessments thereon be published in the Ellaworth American, a paper printed in the county where the lands lie, three weeks successively, the last publication to be within three months from the date of the assessment.

the assessment.

Ellsworth, Maine, December 10, 1912.

Co Comr's
FRED R. PAGE,
MELVILLE L. ALLEN,
Hancock Co.

NOTICE OF FORECLOSURE.

WHEREAS Dennis C. Reynolds and George W. Reynolds, both of Elisworth, Hancock county, Maine, by their mortgage deed, dated the intereenth day of April, a. d. 1902, and recorded in Hancock county registry of deeds in vol. 375, page 492, conveyed to me, the undersigned, a certain lot or parcel of land situated in said Elisworth and fully described in said mortgage; and whereas the condition of said mortgage; and whereas the now therefore, by reason of the breach of the condition thereof, I claim a foreclosure of said mortgage.

A. C. Hagerrey,

by R. E. Mason, his att'y.

Ellsworth, Me., January 6, 1913. NOTICE OF FORECLOSURE.

Legal Notices.

NOTICE OF FORECLOSURE.

WHEREAS Andrew S. Grindle, of Bluehill, in the county of Hancock and State of Maine, by his mortgage deed dated January 3, 1911, and recorded in Hancock registry of deeds in book 478, page 73, conveyed to one Wilford E. Grindle, of said Bluehill, a certain lot or parcel of land situated in Bluehill aforesaid and bounded and described as follows, viz.: Bounded southerly by the highway leading from the Norton house by the mill now owned by P. J. Gott and known as Mill street; easterly by the road leading from said Mill street; easterly by the road leading from said Mill street to the town pound and the Osgood gristmill, and westerly and northerly by the Mill stream; and
Whereas the said Wilford E. Grindle has since died testate, and the undersigned, Annie L. Grindle, is the duly appointed and legally qualified executrix of the last will and testament of him, the said Wilford E. Grindle, and in her said capacity is the owner of said mortgage and the debt thereby secured; and
Whereas the condition of said mortgage is broken, now therefore, by reason of the breach of said condition thereof, said Annie L. Grindle as executrix aforesaid now claims a forelower of said mortgage.

Dated as Executiva aforesaid now claims a forelower of said mortgage.

Dated at Bluehill this sixth day of January, a. d. 1913.

By Forrest B. Show, her attorney. NOTICE OF FORECLOSURE.

Legal Notices.

NOTICE OF FORECLOSURE.

NOTICE OF FORECLOSURE.

WHEREAS, William A. Engeman, of the city, county and state of New York, by his mortgage deed dated the first day of April, a. d. 1912, conveyed to me, the undersigned, as trustee for George Oldham & Bon and the Bookland National Bank, the following described property, viz.:

A certain lot or parcel of land with all buildings thereon situate on Moose Island in the town of Stonington, county of Hanocok, and State of Maine, formerly known as the Clementine T. Bobbins homestead; also a certain lot or parcel of land with all buildings thereon situate on Swan's Island in said county of Hanocok, formerly known as the Stewart homestead, it being on the northerly side of the water known as Old Harbor; also a certain lot or parcel of land situate on what is known as Green Head in said town of Stonington, excepting and forever reserving from this last mentioned lot the small lot formerly conveyed by the Benvenue Granite Company to Calvin P. Moon and now occupied by him as a house lot.

Said mortgage deed being recorded in Han-

to Calvin P. Mond and now condending as a house lot.

Said mortgage deed being recorded in Hancock county registry, book 489, page 4.

And whereas the condition of said mortgage has been broken I now claim foreclosure by reason of said breach.

Rockland, Maine, Jan. 4, 1918.

Abhertisements.

Long, thick, heavy hair. Want this kind? Ayer's Hair Vigor promotes growth. Does not color the hair. Ask Your Doctor.

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