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THE METROPOLITAN—ITS CARE FOR THE WORKMEN OF AMERICA

Managers' Annual Banquet, Hotel Astor, New York City, January 30th, 1926

HALEY FISKE, *President*

I am presenting to you a body of men from all over the United States and Canada—all of our managers, about 660 of them—also a number of assistants and agents who have been sent here because they made good records and a lot of Home Office people, for the Home Office people are not to be neglected in what I shall say. I am presenting to you this body of men who have produced, during the year 1925, more paid-for insurance than ever has been known in the history of insurance in the wide world. (Applause.)

The Record of 1925

At the end of the year they had placed and paid for $2,952,000,000 of insurance. That is one-fifth of all the life insurance placed by 300 life insurance companies doing business in these countries. (Applause.) It is $750,000,000 more than was placed by the next nearest company. (Applause.) In the Industrial alone, their writings were $1,340,000,000. That is 37 per cent. of all the Industrial insurance written by some forty companies doing Industrial business. (Applause.)

We ended the year in this Company with $12,000,000,000 of insurance in force. That is one-sixth of the entire amount of life insurance in force in all the 300 companies. (Applause.)

Of this $12,000,000,000, about $7,000,000,000 are in what we call the Ordinary Department and $5,000,000,000 in the Industrial, and I should explain, for our guests, the difference.

Industrial insurance is the insurance on a unit of weekly premiums, and these premiums are collected by agents at the homes of the insured. Ordinary insurance is the insurance in larger amounts, usually in units of $1,000, where the premiums are paid annually, semi-annually and quarterly. Those figures might pretty nearly be reversed, because a great deal of the Ordinary insurance is written on relatively small amounts, $500 to $1,000, on the lives of wage earners who are better circumstanced and who don't require weekly calls, and a very considerable amount, a billion dollars, was written on what is known as the Group insurance class, whereby, under a contract made by employers, all the employees are insured. I suspect that if we took account of this (because there is $1,000,000,000 in the Intermediate Branch, which is the small policy branch) we might say that $7,000,-

000,000 are on the lives of wage earners and $5,000,000,000 on the lives of the wealthier classes.

The gain in insurance in force for the year was $1,574,000,000. That is one-fifth of the gain that was made by all the 300 companies. The Group Division placed $246,000,000. That is $26,000,000 more than the placing of the nearest company and is one-quarter of all the Group insurance placed by all the companies, and it left in force at the end of the year $1,124,000,000 of Group insurance, which is $150,000,000 more than any other company had. This group insurance, of which I have spoken, insures 700,000 working people. The gain in Group insurance was more than the writing, which results from the fact that policies which had been in force were increased during the year, so that the gain is $262,000,000, which is $27,000,000 more than any other company had.

Our income from the receipt of the weekly premiums on the Industrial insurance is $4,424,000, a sum which we receive every week on Industrial policies alone. Last year we added $734,000 per week to the amount we had before 1925, and this increase in the weekly Industrial premium of $734,000 is nearly 69 per cent. more than that made by any other company. Also, it is half as much again as this Company ever placed before. The amazing record of an increase in weekly premiums of $734,000 has never been within the imagination of Industrial insurance managers. (Applause.)

The number of these Industrial policies in force is 30,880,000, and, added to the Ordinary in force, brings our total number of policies in force up to about 36,000,000. These 36,000,000 policies in force insure 24,000,000 human lives, so that we may say that about one-fifth of the entire population of the United States and Canada are members of the Metropolitan. (Applause.) I use that term "members of the Metropolitan" advisedly, because the Metropolitan Life is a mutual Company. There is no stock. Its nearly $2,000,000,000 of assets are the property of these 24,000,000 members.

The increase in the number of policies was 2,770,000, and the increase in the number of lives was about 1,500,000. In other words, we got a million and a half new members for this mutual Company by last year's work, and when we divide, as we perhaps may for the purpose of statistical information for some of our guests, the United States from Canada—a division which is not known in the Metropolitan Life (applause) and really is known only by an imaginary line drawn across the continent—the record in Canada is as good as it is in the United States.

We have in Canada in force about $600,000,000, and the number of policies in Canada today is 2,214,000 and that insures about 1,500,000 lives. That, if you notice, is about one-sixth of the population of the Dominion of Canada. (Applause.) Yes, Canada, you can cheer at that if you want to. (Applause.) That is all the more remarkable because Industrial insurance is carried on in centers of population, and there is a great part of Canada that you know very well is agricultural, so that we calculate there are only about 4,000,000 people in Canada who can be reached by Industrial insurance agents. Therefore, you may say that two-fifths of all the population of Canada that are eligible for Industrial in life insurance companies are members of the Metropolitan Life. (Applause.) If the Third Vice-President lives another year, you will see half of them. (Applause.)

The number of families insured under Industrial policies is 6,400,000. We have Industrial insurance in force in 30 per cent. of all the families of wage earners. In parts of the country, the figure is larger. If you take New England, the percentage of families insured in the Metropolitan is 37½. In the South it is over 34 per cent. In New York State, it is over 32 per cent.

This is an enormous business. The total income of the Company is some $531,000,000. It has to be cared for, and the result is that we had built up the assets of the Company, at the end of 1925, to $1,854,000,000, and long before the end of 1926 we shall have $2,000,000,000 of assets. We gained, last year, $226,483,000. That income of $531,000,000, of which I spoke, is $130,000,000 more than the income of any other life insurance company, and the assets which I have named are $400,000,000 more than the nearest company to us. (Applause.)

We declared, during the year, dividends to the amount of $40,000,000.

To have insured one-fifth of the population of the United States and Canada, to have on our books that large proportion of people (22,000,000 lives), whose premiums are collected by agents at the homes, involves, I should think, at least 300,000,000 visits to homes by our agents. As I have often said, the Industrial insurance agent is the only man I know of who has a contract right every Monday morning to walk into a house. I know of no other business or profession where that contract right exists.

The Nursing Service

What is involved in 300,000,000 visits a year to wage earners? That is a question that was put to us on our conscience a few years ago. Wage earners, by and large, are people whose incomes are small, whose outgo equals the income and who have staring them in the face the possibility of the sickness of the wage earner.

Ladies and gentlemen, picture to your self a household where the expenditures equal the income when the wage earner is at work, in the case of the wage earner being stricken down. Nay, even if it be not the wage earner, but his wife who is stricken with illness, or his children have the need of medical services, where is the money coming from to pay for these extra expenses? What can we do, we who collect this money and who have built up this great wealth, to alleviate their distress?

That is, with us, a question of conscience. So, some seventeen years ago we established what is known as the Nursing Service, whereby any sick Industrial policyholder has the right to the services of a trained nurse. These nurses are especially trained; they are not the mere graduate nurses whom the rich employ; but they, having been graduated nurses, have been further trained in the art—for it is an art—of public nursing. And this nursing involves the visiting of the house where the sick person lives, the examination by the nurse of the condition and prospects, the decision by her as to whether a doctor is needed, and, if he is needed, the direction by her that the family should employ a doctor. Thereupon, she places herself under the supervision of the doctor, going as often and staying as long as he directs.

Now, stop for a moment and see what that means. When a rich person has sickness, he employs a doctor, and if the sickness be serious, the doctor compels them to get a nurse, and that nurse is a bedside nurse. Now, what is the function of a nurse in sickness? It is to be the eye and the right arm of the doctor. Obviously, the doctor can't stay, and he must know at his next visit what has been going on since his last visit, what the prognosis is, what the condition of the patient is, how the medicine has worked, and about the temperature and the symptoms.

It is obviously impossible in nursing sick Industrial policyholders, at our expense, that there should be bedside nursing; that is to say, that, except in very extreme cases where it is necessary, the nurse must visit, observe, give directions and inform the doctor. To a certain extent, therefore, she is the eye and the right arm of the doctor. She does keep him informed of the progress of the patient between his visits, and, obviously, in the case of wage earners, the visits are fewer and less frequent than they are for people who can afford to pay for frequent and long-continuing visits.

This trained nursing, not only among the rich, but also among these wage earners, is often the difference between life and death, and we have convincing testimony from our policyholders who have been nursed, that lives have been saved; certainly misery has been assuaged, certainly comfort has been given, certainly instruction has been given to the household.

The hygienic conditions of the house also have been observed. The nurse's business has been not only to nurse the sick, but also to look about her and tell what is wrong—lack of cleanliness, for instance; what is wrong with the clothing of children, what is wrong with diet, what is wrong with cooking. It is her business to be a hygienic instructor in nursing, and, indirectly, we haven't any doubt in the world, that—not only does she bring to health the sick, but she gives a great deal of instruction to prevent sickness in that household and to make hygienic conditions better. It must be naturally and necessarily so.

Last year, the visits of these nurses among our policyholders numbered 2,695,000, and that has brought up the total number of our visits since we began this work, seventeen years ago, to 23,500,000.

Distribution of Literature

Then we follow that up by instruction—instruction in the form of literature—and we have pamphlets and leaflets upon practically every known disease. This literature is distributed by the agents as they go around, whether there be sickness or not. It is preventive medicine, and in the case of epidemics, this literature is very widely and intensively and thoroughly distributed so that the people may be informed as to what the current sickness is, what its symptoms are, and what can be done to prevent the sickness from attacking those who have not yet been attacked. Last year we distributed 49,000,000 pieces of health literature, which has brought up the total distribution during these seventeen years to 400,000,000.

Consider for a moment what a seventeen years' progressive campaign means in the homes of working people. What has this accumulation of 23,000,000 visits meant? What has been accomplished by the distribution of 400,000,000 pamphlets? It is a rolling up from year to year; it is a progression of health education; and we know, as I shall prove to you in a moment, what the effect has been. But it doesn't need figures. It merely means the bringing to bear of your reason on these facts, what must be the result of the intensive education by trained nurses in hygienic work, by the care of the sick, and by literature of instruction.

Another form of help, to a smaller extent, is the meeting and care of immigrants, and the Immigrant Bureau has cared for 8,790 cases, coming from thirty-seven countries and despatched to thirty-eight states. The system is this: If any policyholder of ours has relatives coming over, he is invited to advise our Immigrant Bureau, to give the date of arrival, the port of arrival, and some description, if not a photograph, of the woman or the child, or the father or the mother who is coming. The service consists in the meeting of the incoming immigrant, at the boat or at the port by our man, the care of her or of him while in port, the getting of the immigrant through the Customs, the putting of him or her on the train, the telegraphing to the home where he or she is destined to go, of the train taken and the date and hour of arrival. So that we take these poor women and children and older persons and see to it that they are not robbed, that they are not exploited, but that they get to their homes safely, that they are put into the care, in the case of women, of the Travelers' Aid Society, and, in the case of men, in charge of the conductor.

The Sanatorium

We have conducted a number of demonstrations to show what the result of our work has been. Perhaps the most important was the erection of the Sanatorium on Mount McGregor some twelve years ago, originally designed for agents, clerks, employees attacked with tuberculosis, and subsequently taking in convalescents or people sick from other diseases not contagious.

It is a beautiful spot. It is about as near Paradise as one can find this side of the grave. Its work has been extensive. We have received there just short of 4,000 cases, about half of them tuberculous. There is a large staff there of 200 people. There are numerous physicians and trained nurses. All are in fireproof buildings, vermin-proof, open to the air. It is the fresh air treatment, the reasonable diet, the reasonable exercise, which have been found to be the true cure for tuberculous people.

We have ended this period with a percentage of those discharged of 84 per cent cured. (Applause.) When I say "cured" I speak as a layman. I don't want to hurt the feelings of any doctor present, but it has been my observation, through a long and wicked life, that doctor never decides that a person is cured until he is dead. (Laughter. When I say "cured," I mean that the person is back at active wor earning a living, and our percentage of discharges is about 84 per cen

Lowest Death Rate

This Welfare work of ours has had certain definite results whic are not only interesting, but to me conclusive evidence of the result o the work we have been doing. Among the holders of premium policie ages 1 and over, our death rate last year in the Industrial Departmen —that is, among the wage-earners—was 8.46 per thousand. That i the lowest death rate we have ever known in our history. (Applause. I think that compares very favorably—though of course we have no the figures—with the public mortality for 1925, but I expect it will b found that it is probably as low among wage-earning people as amon the general population.

Now, that death rate has been reduced since 1911 from 12.53 pe thousand to 8.46. In certain diseases—I could give you a whole cata logue, but I shall give you a few which are illustrative—the reductior in the death rate from tuberculosis in that period has been 56 per cent in measles, 78 per cent; in diphtheria, 63 per cent; from scarlet fever 74 per cent. The total reduction from all diseases has been 32.5 pe cent. and the statisticians and doctors calculate that this means ar extension of nine years of the lives of our policyholders, during this period of 1911 to the end of 1925—fourteen years. We have the figures, down to 1924, of the extension of life of the general population We know perfectly well that in this period of fourteen years there has been an improvement in the general population, but the extension of life during that time has been five years as against our nine years.

Put it another way. We had 66,288 less deaths in 1925 than we would have had if we had had the same experience as in 1911. If we compare our reduction in mortality from 1911 to 1924 (the latest year for which census figures are available) with the reduction among the general population, we find we had a saving of 33,713 lives in 1924 alone, *over and above* the saving among the general population. If you take the accumulated saving of lives during these fourteen years, we have saved 205,654 lives, over and above those that would have been saved by the general improvement in mortality. (Applause.)

What that means to homes, your heart tells you. What that means to the economic gain of the country, your reason tells you. What it means to the influence on the surrounding population, a little thought will tell you. A little leaven leavens the whole lump. It cannot be that this Company, in carrying on this work so intensively among its own policyholders, it cannot be that the influence of this 400,000,000 of pieces of literature we have been distributing, it cannot be that the instruction given to our policyholders, have stopped there. It must be, and I believe it to be, one of the reasons why the mortality of the general population has been reduced. It has had an influence in the whole community. (Applause.)

Help in Housing

We have had, since the war, another condition of wage earners, namely, the lack of housing, and we have been lending money since 1920, all over this country, for the building of new dwellings and for the erection of apartments, and, to a certain extent, of hotels. During last year alone we loaned $100,000,000 for the accommodation of 25,400 families, and since we began this work in 1920, we have loaned $343,000,000, and have housed 95,000 families, which I suppose, means perhaps at least 300,000 persons.

Cooperative Work with Other Agencies

What I have been describing to you is the intensive, particular work within our own family of policyholders, of this preventive medicine and curative medicine, but we have not stopped there. We have been very glad to be of assistance to other societies and associations engaged in similar work, and I have a very brief catalogue of what we have done in the way of helping other organizations.

We have contributed a large sum of money to the building up of a personnel by associated societies engaged in the fight against diphtheria. The work is perhaps more intensively done in New York State, but it has also been commenced in various other States.

We have entered into a sort of copartnership with the City of Montreal and with the University of Montreal, and with the local authorities in the establishment of a training school for teaching graduate nurses the art of trained nursing.

We are financing a survey of industrial conditions in Canada which is about to be conducted, we are very glad to say, by McGill University. (Applause.)

We have been assisting, and I hope with some success, in an entire reorganization of the Federal Government health activities, where now the health work is distributed among five or six different departments, not correlated, overlapping, working at cross purposes, and we have submitted a detailed plan to the President, which was gotten up in connection with a committee of experts and with the Surgeon General, which we hope will be adopted, by which all of this work will be brought under supervision, which will prevent overlapping and will promote efficiency.

We are financing a commission on social hygiene in the Dominion of Canada. We are financing a commission on mental hygiene in the Dominion of Canada.

We are financing an effort by the American Public Health Association to set up standards for health departments throughout the United States. We have established competitive fellowships for teaching health in schools, fellowships given to those who show, during a year, the greatest efficiency in teaching school children the rules of health.

We have brought together nineteen of the most prominent educators in the United States as an advisory group on a programme for teaching health to children.

We have prepared special literature for public school education and health.

We have prepared and are issuing special literature for 700 women's clubs throughout the country.

We have prepared and are issuing special literature for the Parent-Teacher Associations.

We are giving films to health officers throughout the country on health—three films. Two have been sent. One is in preparation, which our men saw yesterday. One of them is called "Working for Dear Life." It is a film to teach people the necessity of periodic medical examination. Another is the smallpox film which shows the horror of smallpox and the certainty of prevention by vaccination. The one that we have just prepared and shall send out is one on diphtheria. We know that some 3,000,000 people have seen the film, "Working for Dear Life," and we know that some 2,000,000 people have seen the smallpox film.

Demonstrations

I have spoken of one demonstration, the demonstration of the tuberculosis Sanatorium on Mount McGregor. We have carried on one or two more. One was in Framingham, with which my men are familiar, but with which my guests may not be familiar—the sending of a commission to a town which turned over its health management to the Company, the town of Framingham, in Massachusetts. The commission went there and stayed five or six years. Their object was to prove that tuberculosis could be very greatly diminished and, perhaps, in time, eliminated and stamped out entirely, and they reduced the death rate from 120 per 100,000 to 38 per 100,000. (Applause.)

We know, and our Canadian friends know, the very high infant mortality in the Province of Quebec, and we selected the town of Thetford Mines, where the death rate during the first year of life of an infant was 300 per 1,000—nearly one-third of the children born died within a year. We sent trained nurses there. We organized schools of instruction, besides the work which the trained nurses did, and we reduced that death rate, in three years, from the 300 per 1,000 to 96. (Applause.)

It was a demonstration that had an immediate effect. Shortly after observing what had been done, the Province of Quebec voted $500,000 to do similar work in other parts of the Province.

Our example in this work against tuberculosis has been followed by the Milbank Foundation, which, as I remember it, has appropriated $2,000,000 for similar work now being carried on in the East Side of this city and in one or two of the cities of the State of New York.

American Citizenship

Then we have engaged, with the National Security League, in getting laws passed—I think the last number is in thirty-nine states—amending the Constitution to compel the teaching of the Constitution and laws of the country as a part of the public school course of instruction. (Applause.) And we contribute to the work of the Security League in other respects, for it has lecturers all over the country at convenient points, teaching people the necessity of having the population trained in the Government of the United States, in its Constitution, in its general organization and in its laws. That work is being carried on jointly by the Security League and ourselves.

Then, this Immigrant Bureau has not been content with receiving immigrants and getting them to destinations, but it has organized a series of lectures throughout the country in towns where there are large foreign populations, gathering together these people who have just come over, instructing them in English, getting them naturalized. We have distributed millions of pamphlets on first citizenship papers and second citizenship papers, and have really, at times, gathered together the immigrants after they have been sufficiently instructed and had them pass through the Naturalization Court.

Burial Costs

The last work which we are about to undertake—I say the last work; I have by no means exhausted the catalogue of what we have been doing, but have been illustrating as best I could the cooperative work of this Company outside of its own definite, intensive work—is this:

Our men know, and everybody who has any information and knowledge about the poor has felt confident, that in cases of death, the poor were often robbed. They have seen the cost of burials go up. It always has been high, as we think. It has seemed to us that that was a service that we ought to give to the working people of America after having paid the death claims—to see that the money wasn't wasted.

We have made various efforts with bodies of undertakers to get them to cooperate, to get them to fix standards, to get them to reduce prices. We have failed, and now we are appointing a commission which will make a survey of the conditions and situations in respect to burials that prevail throughout this country. We are going to find out the facts. We are going to find out whether the poor are robbed, as many people think they are. We are going to find out what a burial ought to cost, and if we can get the information definite, scientific, we are then going to make some effort to see that it is put into practical effect, and that the days of robbery are over. (Applause.)

Group Insurance

The Group Division, of which I have spoken, and which insures some 700,000 lives of working people, does that through policies issued to the employer, who, in 90 or 95 per cent. of the cases, cooperates with the employed in taking out life insurance, sick and accident insurance, and insured thrift. The employer to whom the policy is issued signs an application which carries with it a register naming the employees covered, this is followed by a canvass to get the consent of the employees. That is the general system of Group insurance.

What a field that presents for work on health lines! What a field it presents for doing particular things for Industry! What can be done for promoting the health and domestic life of employees, and for their safety at work? What can be done in teaching employers that it is to their interest to look after the welfare of their employees even beyond the taking out of insurance? Nursing goes among Group policyholders; distribution of literature goes amongst them. But what about the employer?

Service to Employers

We have a bureau in the Group Division which is divided into some eight parts, all in charge of scientific, educated men. One is on nursing and hygiene, one on industrial relations, one on publicity relations, one on safety engineering, one on production engineering, one on business management, one on industrial information and economic research.

The system is to get information from insured policyholders and others as to the conditions of operation of their works in response to questionnaires which will bring out the facts on the various points which I have indicated and which are of interest, and the invitation to these employers of labour to make requests of us for instruction and information as to what can be done for the betterment of their establishments.

We received, last year, hundreds of requests. This involves the surveys of plants. It is done free of charge. Where it is desired, we send out experts to inspect the plants. We give advice on air, on sanitation, on water, on methods of manufacture, on safety appliances; and we go further than that and go down into the details of the business and give them instruction as to how to carry it on and how to record it.

It is a growing business. The requests are multiplying. The surveys are increasing. The work, as I have told you, through the issue of Group policies, has become very large.

Ending Class Warfare

But, now, what are the ulterior effects of this kind of work? What are we doing? We are introducing among bodies of people, among whom there was a class war, cooperation. You know that for the last 100 or 150 years there has grown up the deepest antagonism between Capital and Labour. It has bothered and worried the students of economics, aye, the students of government; and there is a great fear that has come on communities, on whole countries, as to what is to be the outcome of this continued antagonism of the employees against their employers. I dare to say that there is reason on the part of the working people. I dare to say that the history of Capitalism for the last 100 or 150 years has been a disgrace to Christianity and to civilization. (Applause.)

It is many years since that I called upon you in the conventions that we have held here and elsewhere to have your ears and to have your eyes intent on indications of coming trouble. I pointed out to you that though the surface was calm, there was underneath a surging and a boiling of discontent, and that discontent was that the labouring people had come to the conclusion that they were treated, not as human beings, but as machinery, to be used and scrapped, and that through education and through combinations the working men had come to feel that their time had come to bring their condition into view and to take concerted action for the reform of abuses and the establishment of rights. And

I asked you to listen to that clarion call of service, to do what you could in your contact with the working people of these two countries to bring about a better feeling, at least to bring about some amelioration of the horrid domestic conditions of the working people.

The prediction was fulfilled, and since then you have heard of riots and incendiarism and murder—awful things! I don't defend them. I merely explain them.

Now what can be done? We are trying to answer that through Group insurance. What is Group insurance? It is a partnership between the employer and the employed for mutual benefit, a part of the premiums on the insurance being paid by the employer and a part by the employee, and they are in partnership. Employer and employee are alike insured by the same policy. They are in the union of the Metropolitan Life. They have been gathered together in the family of Mother Metropolitan. The employee has been taught that his employer cares for him. The employer has been taught that he is dealing with human souls as precious in the sight of GOD as his own. (Applause.)

And that is the great object which we have in view in the prosecution of Group insurance. We are pretty nearly alone in that outside work. We are not content with issuing policies. We are not content with adding to policyholders. We are not content with adding to assets. We use all these things—these billions of dollars, these millions and millions of insured—as mere instruments for the bettering of civilization, for the building up of a united country where class warfare shall cease. (Applause.)

That, to me, is the one thing that we started group insurance for. We didn't need the insurance. We were, year by year, issuing more insurance than any other company. We had more insurance than any other company. We didn't need to add to our assets. We didn't need to increase our insurance. But we saw an opportunity for work for humanity, and what we are trying to do, through reaching the employed by our insurance and by our health literature and by our nursing, is to reach the employer, to bring to his mind the responsibility that is upon him for the health and welfare of his working people. That is Group insurance! (Applause.)

The Four Specters Before Working Men

I have told you before that in the life of the working man there are constantly four specters facing him. One common to us all is death. We are providing for that by life insurance. Another, a possibility, is sickness and accident and the loss of wage. That we are trying to cover by sick and accident insurance. The third is old age—dependent old age—a pitiful prospect for the head of a poor family, and that we are trying to provide for by a system of pensions, scientifically constructed; and, because the word "pension" is a word that is disliked by some people, we have given it a longer, but by no means a better name, "Deferred Annuities:" a system by which the employee saves a little, his employer contributes to it, and they build up a fund which will provide an annuity when the person insured reaches a certain age which is fixed by themselves, 60, 65 or 70. That is growing. We have issued a great many. We have had inquiries for more.

Of course, the greatest pension system that we have is among our own people, and a part of the $12,000,000 that we spent last year on Welfare work—$4,500,000, I think—was contributed to building up a fund in this Deferred Annuities system, because all of our employees have their lives insured at the expense of the Company, all of them have sick and accident insurance, all of them who have been with the Company for five years have pensions or Deferred Annuities. We are not preaching what we don't practice. (Applause.) I suppose the largest pension or Deferred Annuity contract existing anywhere in the world exists right here in the Metropolitan Life, which, as an insurance company, insures the Company as an employer of labour.

Unemployment Insurance

Ah, there is one specter I haven't mentioned—unemployment—and we have desired for years to be enabled to issue insurance against unemployment, and we have been stopped because the insurance law of New York does not permit us to do it.

I am not going to enter into the discussion of the reasons why, up to date, the law hasn't been passed. Some personalities might be involved. Some current of obscure political, economical doctrines might be involved. Perhaps it is polite to use the mere word "conservatism," but it is a conservatism that, 100 years ago, would have prevented the formation of any life insurance company. No data! How are you going to get data unless you issue the insurance? We hadn't any data for Industrial insurance until the year 1895, but we had been doing it for fifteen years. We hadn't any data for sub-standard lives until 1907, but we had been doing it for ten years.

Does Labour want it? I don't know, but I am trying to find out. At one time they didn't want Industrial Insurance, but we did it, and the labourers took it. At one time they didn't like Group insurance, but we did it, and the labourers are insured. And we had the spectacle, a year or two ago, of labour unions going to Albany and getting the bill amended so that—what? The trade unions could take out Group insurance. They couldn't before, because Group insurance was defined to be an insurance by an employer of his labour, and, of course, trade unions are composed of men employed by different people. They went to Albany and got the bill amended, and Labour Unions are now insuring with us. (Applause.)

Why on earth Labour should ever seek to oppose insurance against unemployment, GOD only knows. I don't. (Applause.) And I shall not believe that Labour Unions oppose it until I know it, and I don't know it, and I have talked to them.

Patience, patience—but as sure as GOD spares my life, we are going to issue unemployment insurance. (Prolonged applause.)

Address to the Metropolitan Men

Thus far, I have been addressing our guests, ladies and gentlemen. I want to say a few words in closing to my dear boys in front of me.

(Applause.) You have heard me during the last few days in your assembled conventions, not once, but often; not briefly, but expansively. The purpose of conventions is to bring together the managers of this great corporation so that we may inculcate fraternity. The purpose of the triennial conventions, which I have attended for thirty years throughout this country and Canada, has been to bring about fraternal feelings. There is another purpose, which has been to acquaint the men in the Field with the ideals of the Company, for the purpose of tying up management to the working force, that we may understand each other, and we have been working together for the last three or four days trying to bring about an even better understanding than we have had before. Something or other has brought into the service of this Company, as I believe, the most loyal, faithful band of men that any employer has ever had, (applause) and I like to think that this something has been our frequent meetings for the last thirty years.

But, there is another reason for this annual convention, and that is to give you a picture of your Mother. For hours on Thursday I gave you a general survey of the work of the Metropolitan for the last year. I tried to cover every Department, to give you every information, to give you all the available statistics; to give you a description of the work done by each Division at the Home Office and the work accomplished in each Territory in the Field. Did you get a composite figure which you could look upon and say, "There is Mother"?

I have tried tonight, in my feeble way, in addressing these guests on my right and left, and the ladies and gentlemen in front and on each side of me; I have tried in some way which, no doubt, might have been done better by others, to give them a picture of what this Company is. But she is your Mother, and have you seen her majestic figure? Have you looked at her ample skirts? Have you gazed upon her benignant face? Have you looked into her heart and soul? Oh, don't go away from this convention feeling that you are serving a corporation! Don't look upon the Metropolitan as an impersonal entity! Don't think of her wealth! Don't think even of her power, except as a placing upon you of responsibility.

Look upon her as having in her heart the welfare of the American and the Canadian people. (Applause.) Look at her; see her at work. She is not a figure which sits on a throne and smiles. She is at work. She is at work through every avenue that she can find. Primarily her work is through what this Company does and what you do. She has other associations, which I have tried to show you are cooperating with her or she with them. She isn't tied up to the mere prosecution of her work through you. She is reaching out in every direction in both countries to draw within her influence associations of like character, except as to life insurance, but of like character as regard for the public, for their health, and for their welfare. Whatever they are doing for the promotion of health, whatever they are doing to better human conditions, whatever they are doing to extend life, whatever they are doing to prevent death, whatever they are doing for extension of human life, there you will find the Company, hand-in-hand. (Applause.)

But you—that is your concern. And from here you are going out to prosecute business for another year. I am not asking you to increase the wealth of the Metropolitan. If you will do your work, you can't help it, there is no use of asking you. Your work—what is it? It is to get new members. That is your work. They will take care of the assets and of the income. And new members—why? To get new people among whom we can circulate literature; new people to whom we can send nurses; new people through whom we can study conditions.

We want to extend this work of humanity. That is a part of your work, and the other part of the work is to take care of those you have. You are managers. You are responsible for the men who work under you. There are 20,000 men waiting for you to come home. There are 20,000 men who will take their example from you. There are 20,000 men for whom you are responsible. Whether they break or whether they persist is in your hands. Whether they are successful or whether they are failures is your work. You can break a man. You can make a man, and eternity will require of you some account of how you have exercised your stewardship.

It is a great thing to have in your hands a body of human souls, to train, to keep from mischief and wrong, to lead along right lines of honesty and industry and ambition. It is a wonderful thing, this great body of teachers.

And then, that larger family; that larger family of 24,000,000 people amongst whom your men make 300,000,000 visits. What of them? They will be treated by your agents as you want them to be treated. These agents can be, as I know they are in most instances, the friends of our dear children insured. It is for you to see that they have the sick nursed; it is for you to multiply the numbers of these visits and the number of cases that need visits. It is for you to see that this literature is distributed, and distributed properly; not distributed as advertising, but distributed as what it is—instruction in preventive medicine.

It is for you to multiply the number of Group cases. Why? To bring into human relationship employer and employee. That is your job. Every one of you has some sort of manufacturing or other establishments employing labour. What is the condition now as between employer and employee? What can you do to teach this bettering of this relation between the two? That connection is going on. It is going on for good or ill. It is going to build up antagonism. It may be going on for the promotion of friendship and union. And every time you write a Group case, and every time you and your men go around to see these new policyholders and certificate holders, and every time you go into the factories and visit them, and every time you distribute literature, and every time you send trained nurses—you are doing your part. You are doing your part to end this class warfare of Capital and Labour.

Oh, my dear boys, yours is the care of the American working man, to be sons of your gracious Mother, to feel in your heart of hearts, as you work day by day, "I am my Mother's son; I am brother to every policyholder"! (Great applause and cheers.)