

THE THING I WANT YOU TO TAKE HOME AND
THINK ABOUT"

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My dear friends, I have left for myself but a very few minutes to say something to you at the conclusion of this exhibit of the year's business. I don't like merely to read this record and dismiss you. I won't see you again to be able to talk to you for another year, except as I hope to be able to meet many of you in the Field during the current year. (Applause.) I don't count Saturday night, because in making way for other speeches, I cut my own down to the shortest possible limit, and what I shall have to say there will not be directed entirely to you, but also to the listeners-in, who, this year, will be millions and millions of people. I understand that we have engaged all the systems for a certain length of time, and that everybody who has any kind of a radio at all, will be under the necessity of hearing me speak and have the delight of hearing the other speakers.

I like to confine my remarks sometimes to a text. I don't know but that before I get through today I may preach a sermon. I am very much stirred up. The Reverend Father BULL is one of the most distinguished men in England. He is a member of the Community of the Resurrection. That Community consists of learned men whose occupation is writing books and preaching sermons and also doing mission work. Father BULL is known all over the world. One of the vows of the Community, as in other religious orders, is poverty. When a man enters a religious order, he has a vow not only of chastity, of obedience, but of poverty. All that he has is surrendered, and thereafter he lives the Community life.

Father Bull's Visit to Home Office

Father BULL was in this country delivering a course of lectures at the General Theological Seminary. He became much beloved. I was privileged to meet him. He came to the Home Office. Later, he had a conversation with my daughter which was rather illuminating. With that notion of poverty and that idea that this material life of ours is temporary and that eternal life is the only thing worth considering, he said he never liked to meet or know rich men or the officers of rich corporations. You can see his idea. He was good enough to add to my daughter that he made an exception in my case.

And why? It was no merit of mine. He came here to the Home Office. He lunched. Then we showed him around. I thought he would never get through. He said he thought he had walked ten

miles. Then he wrote me a note saying: "I thoroughly enjoyed my visit to you and what I saw of your wonderful work. The vast astronomical millions made me giddy. I really believe God is training some of you men of big business for use in His Kingdom, as a union of the human race in a cooperative commonwealth of nations beneath the Fatherhood of God which is clearly His will, and He needs men who habitually think in millions."

Cooperation Our Mission

Cooperation, making ourselves instruments of good, carrying out the will of God for the betterment of humanity—is that or is it not our mission? That is the thing I want to say a word or two about, and that is the thing I want you to take home and think about.

The thing is put upon us, not merely as a life insurance company, but as a life insurance company which has one-fifth of the population of the country insured, whose system involves weekly visits of agents, who make 300,000,000 or more calls a year in the homes of people who need help. That is the situation. It develops at once Opportunity, and I say that as men belonging to a great corporation and engaged in a great public work, it puts upon us Responsibility, and I say that human beings, such as you and your agents are, can't afford to get into this daily relationship with other human beings and neglect those opportunities. (Applause.)

I am taking it for granted that I am addressing a body of men (and through them the agents of this Company whom I love) who are not mere agents of an insurance company, but human beings. They have God's life-blood in them. They have, as human beings, human relationships, and this Company creates for them an abounding human relationship. It puts them into weekly contact with millions and millions of people, and I say that no man who has the fear of God and the love of humanity in his veins can possibly meet those opportunities in the mere relationship of premium collections and death claims. It isn't possible, it seems to me, for a human being with a human heart to go around and make these visits and not do all the good he can, not contenting himself with simply keeping the contracts which the Company has made for him.

The Home Office Furnishes the Means

Now, if that be so, what can we do? What we have been doing at the Home Office is to furnish you the plan and the material by which you can meet those God-given opportunities. First, of course, is nursing, and I have talked to you about that so often that I am not going to talk about it today, except to say that I can not understand at all the act of an agent in neglecting any sick Industrial policyholder who needs a nurse.

Then, I am talking about literature year after year, and I don't want to say much about that. But, gentlemen, if you yourselves read the literature that we issue, you must be impressed with the fact that it is very, very instructive and helpful. I am persuaded that it has

been largely circulated where it would do the most good. I do hope that you will continue to see that it is distributed where it will do the most good and in the manner in which it will do the most good. And the manner in which it will do the most good is by consultation over the lines of literature between the agent and the family.

For thirty years I have been preaching that this Company of ours is a family. I am rejoiced now to think, at the end of a generation, that everybody feels it to be a family. After all, we are members of a great human family, and it is that feeling of a human relationship which I want men to cultivate. It is curious how the heart-touch of human sympathy will enter into men's breasts on the slightest occasion.

I was reading the other day, a letter from one of our districts. It was a story to me extraordinary which illustrates the feeling of how yearning people are, how aching people are to have human friendship and sympathy. One of our men called with an assistant or another agent at a house which he understood was uninsured. He knocked at the door. The door was slightly opened and then a bar thrust across, and the man said: "What do you want?"

"I want to present to you the subject of insurance."

"I don't want to hear you. I have considered it, and I won't take any, and I don't believe in it, and you can go away."

He said: "Well, I think I might say something to you that would be interesting at least to your family and yourself, if you wouldn't mind letting me in for a few minutes."

The man's face softened, and he said, "Well, come in." The agent opened the subject of insuring the father and the mother and the children, and he made no headway. The man got up in a kind of disgust, left the room and went out into the kitchen to shave. Of course, the agent kept on talking to the wife.

The Christmas Message

She hadn't any power to sign an application, but on a chance the agent said: "I wonder if you would like to listen to a Christmas address made by the PRESIDENT of my Company to the men and policyholders; because if you would, it happens that I have a disc in my car outside and a little phonograph, and I can put it on and let you hear it."

Well of course curiosity got the better of the woman, and she said "Bring it in."

He put on the disc and repeated that Christmas message of a year or two ago which went all over the country to agents and to policyholders. There was a listener from the kitchen. He finally burst into the room and said: "I missed part of that. Do it over again." It was done over again, and the agent left with the application of father and mother and every one of the children. (Applause.)

Of course, you know that story isn't told for the purpose of any exaltation of myself. It is done for the illustration of what I am insisting is true: that the hearts of working people are yearning for sympathy and human relationship, and as soon as that man found

that the agent belonged to a corporation whose head thought it worth while to deliver to him a Christmas message, he said: "I want to be a member of the corporation whose President thinks at Christmas of the welfare of all his policyholders of whom I am going to be one. Do you see? Can you get that argument, that feeling, that impulse that was in the man's mind? That feeling is in the minds of all working people, whether they admit it or not."

The Meaning Reaches and Touches Men Who Work

Now, Group Insurance, even more than Industrial Insurance, is reaching out to those men in this matter of human relationships because it involves a cooperation between the employer and employee.

The system of Group Insurance is one which, in effect, ties up mutual contributions, ties up in a business sense, the employer and the employee, and ties them up in a family sense. They are in partnership in business, and they are in partnership in that sense of joint ownership, that mutuality which is the glory of the Metropolitan, that binding together of millions of people for mutual support, the most beautiful thing in the world. It is the consciousness on the part of the employee that he and his boss are as one in this Metropolitan family—that is the great benefit that is produced by Group Insurance. It does ameliorate and is sure to ameliorate the relationships between Capital and Labor, the employer and employee. Therefore, I am bringing it to your attention because I feel that this Group Insurance business which we are doing, doing to such a large extent, but to such a small extent as compared with the possibilities, is one of the most valuable things from a public point of view which any corporation can be engaged in that is interested at all in life insurance.

Influence of the Metropolitan in Linking Employers and Employees in Bonds of Mutual Interest

I said to the Veterans last night, and I think I said to you last year, something about the great power of this corporation, its great mass of wealth, the great responsibilities that come and the great dangers that come. But, gentlemen, who can withstand the attitude of a Company which has not only the working men insured, but employer and employee tied together in Group Insurance? Fancy the industries of this country all members of the Metropolitan. Fancy the power that would come to any company, the defense against assault that would come to any company that has on its books great masses of the population of this country, masses of people engaged in industry in cooperation with their employers. When you talk of Group Insurance in the Metropolitan, you are not talking of Group Insurance at all, as it is commonly known. Group Insurance, as it is commonly known, is a system of what you may call wholesale life insurance, the payment of premiums and the payment of death claims and the payment, perhaps, of accident and dismemberment and sickness claims and all that. That isn't Metropolitan Group. Metropolitan Group Insurance is nursing. Metropolitan Group Insurance is distribution of literature. Metropolitan

Group insurance is the study of hygiene of the worker. Did you hear me read that list of forty different things that Dr. WARD A. RIGHT is doing in his division? Can you see that he is reaching down into all the hazards of employment; that his purpose is to bring home to the employer his responsibility for the health, the welfare, the lives of his employees? Can you fancy this Metropolitan entering into all the employments of this country and going down to the working man through the employer, or independent of the employer, and looking after his health, his domestic conditions, his methods of carrying on his employment, the things provided for him in the place of employment. And this hygienic investigation and survey of Dr. WRIGHT is to go down into the homes of the working people and see what they are at home, what can be done there in the domestic way to advance their welfare and health.

Do you see now this human relationship extended to the *nth* degree, this Metropolitan center stretching out its tentacles in every possible direction to reach the domestic and the working conditions of working people? And then do you see that it is the sweetest of all things, the tender human relationships, the heart touch of crowds who will say, as you go on in this work, that you are marked men in the communities in which you live? The working people will look up to you as their friend and their advisor. Employers will be seeking you to know what more they can do. Capital and labor will lose their strife, and, as God's people under the one roof, whether they be capitalists or laboring men, they may be brothers, and you and your agents, as you walk, will walk, in and out as brothers to humanity, as friends of every man and as servants of God. (Long applause and cheers.)