

Assuring Life by Insuring Lives



METROPOLITAN LIFE
INSURANCE COMPANY
NEW YORK
1924

AN APPRECIATION
of the Welfare Work carried on by the
Field Force during 1923

THE Metropolitan program of conserving public health necessarily must stand or fall by the attitude maintained by the Field Force toward the work. It is these 17,000 managers, assistants and agents who must carry health literature into the homes of policy-holders, see that the nurses care for the sick, and cooperate with health authorities and social organizations in improving their communities.

The work of this body of men always has been heroic, but the fact that the 1923 Welfare program has produced greater results than in any other year, as regards the prolongation of life and the improvement of living conditions, bespeaks better than anything else the added credit that is due them.

Harry Fiske.

President.

Assuring Life By Insuring Lives

AT the close of each of the last fifteen years, the Metropolitan Life Insurance Company has been privileged to look back into the preceding twelvemonth and to see therein a concrete record of human lives actually saved; that is, prolonged beyond their normal term. There have been years when the total of these lives has been comparatively small; other years have piled up numbers that seem almost incredible without an understanding of the methods used. But always there has been continued progress noted until, with the close of 1923, it is definitely established that 52,607 individuals are alive to-day who, according to the experience of 1911 (the first year for which mortality statistics comparable with later years were compiled by the Company) ordinarily would have died during the year just closed.

These 52,607 individuals are, of course, Industrial policy-holders in the Metropolitan. They are confined to this class for two reasons: first, because it is among its policy-holders that the Company is able to do the most effective work, due to the intimate contact that is maintained by the splendid Field Force; second, because it is only as regards these policy-holders that accurate, dependable figures are available.

But the effect of Metropolitan methods is felt outside its own family. During the past year and others, certain welfare experiments and demonstrations have been projected (details of which are given in another part of this report) that likewise have had an improving effect on existing mortality. Also the

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Company, though its association with schools, health and civic agencies has been able to reach many individuals outside of this group. So it is safe to say that the figure 52,607 represents the minimum number of lives affected.

It will be argued that the death rate of the country as a whole has shown a decline during a like period, but, notwithstanding, the death rate among Metropolitan Industrial policy-holders has declined much more rapidly than that of the general population of the United States Registration Area (ages 1 to 74 years).

This life saving work by the Company came into organized being fifteen years ago. With thousands of field representatives—17,000 and over during the last year—making weekly calls to collect premiums in millions of homes throughout the United States and Canada, the Metropolitan saw an opportunity to instruct these policy-holders in the laws of health and hygiene. Preventives rather than cures were needed, for the suspension of earning power through sickness or death meant a serious economic loss in these industrial homes.

Accordingly, there was placed in the hands of the agents for free distribution an ever-increasing library of attractively printed pamphlets, covering a wide variety of subjects, but all related to the general matters of sanitation, hygiene and prevention of disease. At about the same time, this service was supplemented by a free Visiting Nurse service, whereby nurses have been available at all times to give bedside care to sick policy-holders.

The bulk of the life conservation work of the Company always has been and always will be on the shoulders of the Field Force. The 17,000 men who comprise it have done their share as a duty wholly apart from their profession of writing and collecting insurance applications and premiums. To these men and to the Visiting Nurses belongs the major share

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of the credit for having extended the 1923 work beyond the limits heretofore attained.

There follow details and figures of the outstanding accomplishments of the year.

The 1923 Record in Detail

HEALTH LITERATURE

The pamphlets and circulars distributed by the Company have been reckoned in the tens of millions for several years. During 1923, 33,790,840 pieces of this literature were distributed to policy-holders, health officers, schools and social agencies, bringing the total number of pieces distributed to date to 305,990,507.

Men of the highest authority in their various endeavors always are selected to write this literature. Great care is taken to keep what might otherwise be a technical piece of writing within the limits of a simple, interesting style. Practically all of the pamphlets are printed in from two to six languages. The frequent use of color and illustration has added an attractiveness that has caused numerous social agencies to prefer this Metropolitan literature to all other, not even excepting that issued by the Government.

VISITING NURSE SERVICE

In 4,022 cities and towns in the United States and Canada, Metropolitan nurses made during the last year 2,482,919 nursing visits to care for 515,210 sick policy-holders. Since 1909, when this service was inaugurated, the nurses have made 18,972,994 nursing visits, every one of which was free and unrestricted.

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This Nursing Service has been available to every Industrial policy-holder or Group Certificate holder who is under the care of a physician, with the exception of those living in communities too small to justify the maintenance of the service. Case after case is on record of lives literally saved by nurses who arrived in advance of a physician.

HEALTH AND WELFARE CAMPAIGNS

The Metropolitan always has made it a point to take an active and aggressive part in any national, state or local effort to improve health and sanitary conditions and to further protective health legislation. It not only urges its policy-holders to assist such movements in every possible way, but it often recruits volunteers from the Field Force—whole districts of them—to campaign actively and to distribute informative literature.

DIPHTHERIA CAMPAIGN

The most far reaching work of this nature which the Company has undertaken during the past year is a nation wide campaign to eradicate diphtheria. Through its Managers, Agents and Medical Examiners the Company is bringing to the attention of policy-holders the advisability of having their children Schick tested and treated with Toxin Anti-toxin as a preventive against diphtheria. Health Officers in scores of cities are utilizing the Metropolitan literature and the services of the Field Force to bring this important matter to the attention of the people.

During 1923, the Company cooperated in 507 such campaigns, ranging in purpose from bond issues for hospitals, tuberculosis sanatoria, water plants and sewers to campaigns

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to exterminate flies and to check various epidemics. The greater number of Metropolitan managers invariably will be found to be intimately associated with all such efforts occurring in their districts.

HEALTH EXHIBITS

Patrons of county fairs, health shows and industrial expositions everywhere are familiar with the attractive and instructive health exhibit displayed by the Company at such affairs. While the exhibit is primarily intended to interest the people in the fundamentals of health building and protection, such concrete services as emergency hospitals, rest-rooms, free baby-checking stations and free drinking cups are offered. Metropolitan nurses are in attendance, and advantage is often taken of such occasions to distribute Welfare literature. The exhibit was shown 279 times during 1923.

PICNICS

Metropolitan picnics form the social tie between the Company and its millions of policy-holders. The size of the attending crowd usually marks them as among the outstanding outdoor events of the season. Usually the District Managers are in charge, although there have been several instances of individual agents who have arranged picnics for the children on their debits. Sports and baby contests, for which prizes are offered, and music make these picnics very enjoyable. Physicians and nurses give first aid in case of sickness or accident.

CLEAN-UP CAMPAIGNS

Clean-up weeks virtually have become a national institution. Ever since these movements were originated, the

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Company, through the Field Force, has participated actively in them. Special efforts have been made to enlist the interest of children, and to this end prize essay and poster contests have been inaugurated in the schools, the Company donating prizes of \$5 gold pieces in every instance.

Cooperation was extended in 354 such campaigns during 1923.

PERIODIC PHYSICAL EXAMINATIONS

In line with its program of preventive hygiene, the Metropolitan has extended the privilege of free physical examinations to its Ordinary and Intermediate policy-holders. These examinations are conducted by the Life Extension Institute, and are matters of strict confidence between the Institute and the individual, having no bearing on the latter's insurable status. By means of these periodic health check-ups, many diseases and defects are uncovered in the incipient and curable stage. Among those who have availed themselves of this privilege, the death rate has been 28 per cent. lower than was expected for the group. Especially during the last year has the Company cooperated with the National Health Council in its country-wide campaign for periodic health examinations, having produced a large number of prints of a two-reel motion picture on the subject, in addition to distributing such of its literature as was found applicable.

IMMIGRANT SERVICE AND CITIZENSHIP BUREAU

In 1921 the Metropolitan extended the scope of its Welfare program to include a personal service to its policy-holders who were contemplating taking out naturalization papers, or whose relatives were entering this country as immigrants. Through

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the resulting bureau, citizenship is urged and aid is given in taking the necessary steps. Those expecting relatives from abroad are informed regarding the provisions of the immigration laws and are given practical advice on the status of their arriving kin. The additional service rendered to arrivals detained at ports of entry has saved policy-holders much distress and expense.

Company pamphlets on citizenship were used in more than 250 educational, civic and social agencies of the United States during the year. Citizenship campaigns were inaugurated in twenty cities, in connection with which nearly 1,000,000 pamphlets were distributed.

Two thousand, nine hundred forty-nine immigrant cases from forty-two foreign countries were handled in 1923, making a total of 5,399 such cases since the bureau's origin.

THE FRAMINGHAM DEMONSTRATION

Nationwide publicity has resulted from the effort to demonstrate in Framingham, Mass., that tuberculosis could be eliminated entirely from a community. The Metropolitan took the initiative in 1916 when it proposed to the National Tuberculosis Association to make a grant of \$100,000 to cover the cost of such an experiment over a period of three years.

At the end of that period, additional appropriations were made to permit the continuance of the demonstration up to December 31, 1923, at which time the work has taken over by the city and outside supervision was withdrawn.

The demonstration has brought about the gratifying reduction in the tuberculosis death rate from 120 per 100,000 for the decade preceding 1916, to 38 per 100,000 for 1923.

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THE THETFORD MINES EXPERIMENT

The high rate of infant mortality in French Canada caused the Company, in 1921, to undertake a demonstration in child welfare intended to prove that this waste of child life was needless. After a careful survey, the town of Thetford Mines, an asbestos mining center in the Province of Quebec, was selected as the seat of the experiment. A French-speaking nurse with extensive experience in maternity center work was placed in charge and assigned a staff of two other French-Canadian nurses and later a physician, all of whom were given special training in New York City.

As a result of the three-year experiment, the infant death rate in Thetford Mines has been reduced from 338 per 1000 to 96.4 per 1,000.

Another gratifying outcome of the experiment has been that because of the results obtained in Thetford Mines, the Provincial Government of Quebec has appropriated \$500,000 to be used during the next five years in child welfare work in the province.

THE INFLUENZA COMMISSION

Because of the enormous loss of life that occurred during the influenza epidemics of 1918 and 1919, the Metropolitan undertook to finance a study of this disease, about which so little is known. A commission composed of five of the leading sanitarians of the country and two representatives from the Company was organized. All of the research work on influenza being carried on in the country to-day is mobilized under this commission.

Thus far the cause of influenza has not been determined, but encouraging results have been obtained in studies of

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pneumonia, which, as a complication or later development of influenza, has so often been found to be the true cause of death.

STUDY OF MUNICIPAL HEALTH DEPARTMENTS

To determine the effectiveness of municipal health departments in the larger cities of the country, the Company made a grant to the American Public Health Association in 1920 to cover the cost of an intensive investigation. Departments were studied in eighty-three cities. The information was tabulated in the Statistical Bureau of the Metropolitan, a report was prepared, and this document of 468 pages was published by the U. S. Public Health Service.

The work of the committee has had a stimulating effect on the health work of the country. In the first place, the U. S. Public Health Service has organized a permanent Division of Surveys to continue such investigations on health department practises. At the same time the American Public Health Association, financed by a subsequent grant from the Metropolitan, has established a bureau with a skilled sanitarian at its head for the purpose of stimulating health departments all over the country to revise their health practises in accordance with the best procedures. Many health officers already have asked for this service, and it is generally acknowledged that this work, which was begun at the incentive of the Company and extended through its several grants, has led to one of the most important of the newer activities in the public health field.

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The Life Saving Story in Figures

REDUCTION IN MORTALITY—1911-1923

Causes		
All causes.....	28.9	per cent.
Tuberculosis—All forms.....	50.9	"
Influenza and Pneumonia.....	18.8	"
Diseases of the Heart.....	9.4	"
Chronic Nephritis.....	26.8	"
Cancer.....	6.8*	"
Typhoid Fever.....	77.6	"
Children's Diseases.....	45.5	"
Diseases and Conditions of Puerperal State..	9.6	"
Years added to average life.....	8½	

*Increase

LITERATURE DISTRIBUTION

To Policy-holders.....	28,731,699	pieces
To Schools.....	545,009	"
To Social Agencies.....	1,262,205	"
To Health Officers.....	312,111	"
To Groups.....	2,670,610	"
Miscellaneous Distribution.....	269,206	"

IMMIGRATION AND CITIZENSHIP SERVICE

Immigration cases handled.....	2,949
Citizenship Campaigns.....	20
Citizenship Pamphlets distributed.....	950,720

(Included in totals above)

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COMMUNITY ACTIVITIES

Health Exhibits Held.....	279
Cooperation in Clean-up Campaigns.....	354
Cooperation in other Health Campaigns.....	245
Epidemics Combated.....	262
Picnics Held.....	15

VISITING NURSE SERVICE**GROWTH OF SERVICE 1909-1923**

Year	Cases	Visits
1909.....	4,723	28,442
1910.....	31,309	290,963
1911.....	74,391	653,424
1912.....	125,310	938,673
1913.....	175,942	1,127,707
1914.....	192,335	1,060,288
1915.....	202,659	1,078,863
1916.....	221,566	1,189,828
1917.....	242,750	1,316,319
1918.....	290,882	1,431,085
1919.....	245,716	1,300,883
1920.....	290,894	1,496,109
1921.....	322,171	1,731,465
1922.....	418,196	2,196,444
1923.....	515,210	2,482,919



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