







With grateful acknowledgment for their confidence to the holders of its 9,960,106 Policies, the Metropolitan Life Insurance Company presents the following summary of its condition and affairs for the year ended December 31, 1908, showing it to have been THE BEST YEAR IN THE COMPANY'S HISTORY

RESOURCES

Table listing financial resources including United States, City and R. R. Bonds, Stocks, Bonds and Mortgages, Real Estate, Demand Loans on Collateral, Cash, Loans to Policy-holders, Premiums, deferred and in course of collection (net), and Accrued Interest, Rents, etc.

ASSETS, \$236,927,361.19

The Metropolitan paid its Policy-holders in 1908 for Death Claims, Endowments, Annuities, Paid-up Policies, Dividends, Bonuses, etc., with the amount set aside on their behalf as increased Reserve

\$50,656,701.34

It has paid to its Policy-holders since organization, plus the amount invested and now on hand for their security

\$470,366,769.36

OBLIGATIONS

Table listing obligations including Dividends Apportioned, Same on Participating Policies, Bonuses Apportioned, Reinsurance Fund and Special Reserve, All other Liabilities, and Capital and Surplus.

A REASONABLE INDICATION OF THE DESERVED POPULARITY of its plans and of faith in its management may be fairly claimed in the number of Metropolitan policies in force. It is not only greater than that of any other company in America, but greater than that of all the other regular companies combined, less one.

The Company OF the People,

Metropolitan

(INCORPORATED BY THE STATE OF NEW YORK. STOCK COMPANY)



HOME OFFICE BUILDING The largest Office Building in the world; Madison Ave., 6th Ave., 23d and 24th Sts., New York City

THE DAILY AVERAGE of Business During 1908 was 441 per day in Number of Claims Paid, 6,343 per day in Number of Policies Placed and Paid for.

ORDINARY DEPARTMENT

INSURANCE IN FORCE, \$526,939,378

The Company issues policies for from \$1,000 to \$1,000,000 on individual lives, premiums payable quarterly, semi-annually or annually. All policies are non-participating. They are plain business contracts which tell their whole story on their face; leave nothing to the imagination; borrow nothing from hope; require definite conditions and make definite promises in dollars and cents.

The Ratio of Expense to Premium Income was the Lowest in the Company's History

being over 8 per cent. less than five years ago and more than 15 per cent. less than ten years ago

The Company wrote more business in 1908 than any other Company in the world, and this for the fifteenth consecutive year

The number of policies paid in 1908 averaged one for each sixty-five seconds of each business day of 24 hours, and in amount \$123.48 a minute, the year through. The value and timeliness of its policy payments may be gleaned from the fact that of the claims paid during the year, 3,579 were under policies less than three months old, 6,699 were on policies under 6 months, and 12,906 were within the first year of insurance.

BY the People, FOR the People

Life Ins. Co.

JOHN R. HEGEMAN, President

COMPARISONS, ETC.

Comparison table showing Income in 1908, Gain over 1907, Surplus in 1908, Increase over 1907, Total Number of Policies in Force, and Total Amount of Outstanding Insurance.

INDUSTRIAL DEPARTMENT

INSURANCE IN FORCE, \$1,334,951,425

Number of Industrial policies in force, 9,301,001—insuring over six and a half millions of individual lives in the families of wage-earners. While the contracts are and always have been non-participating, the Company will this year have spent nearly EIGHTEEN millions of dollars in voluntary bonuses and concessions to the holders of these policies in thirteen years.

Offices in Greater New York: G. W. McMurthy, Supr., N. E. cor. 125th St. & 34 Ave., N. Y.; H. J. Blumhardt, Supr., 200 W. 53d St., N. Y.; F. W. Easton, Supr., 125th St. & 1st Ave., N. Y.; E. J. Brown, Supr., 135th St. & 1st Ave., N. Y.; E. L. Wilson, Supr., 125th St. & 1st Ave., N. Y.; G. A. Wilson, Supr., 125th St. & 1st Ave., N. Y.

D. G. C. Sinclair, Supr., 11-15 E. 24th St., N. Y.; F. W. McGowan, Supr., E. W. cor. 155th St. & St. Nicholas Ave., N. Y.; J. I. Gladwin, Supr., E. W. cor. 132d St. & St. Nicholas Ave., N. Y.; G. S. Hamilton, Supr., 62nd St. & St. Nicholas Ave., N. Y.; E. V. Thomas, Supr., Bryant Park Arcade, N. E. cor. 64th St. & 6th Ave., N. Y.; E. J. Vothall, Supr., 23rd St. & St. Nicholas Ave., Brooklyn.

Thomas Burke, Supr., Manhattan & Broadway Ave., Brooklyn; J. G. Blumhardt, Supr., 125th St. & 1st Ave., Brooklyn; J. J. Brown, Supr., 135th St. & 1st Ave., Brooklyn; E. L. Wilson, Supr., 125th St. & 1st Ave., Brooklyn; G. A. Wilson, Supr., 125th St. & 1st Ave., Brooklyn.

BOSTON CONFERENCE ON SOCIALISM ENDS

Great Interest Aroused in Working Class Movement—Citizens Anxious to Learn. (Correspondence to The Call.) BOSTON, Feb. 8.—Interest in the conference of Socialism as a world movement steadily increased from meeting to meeting, and the attendance showed as great an improvement as the interest. The final of the four meetings was held at Franklin Union Hall yesterday, and Miss Emily G. Balch presided.

It is because it is contrary to human nature, I believe in foreign missions, but I believe in Christianizing our civilization at home. Socialism means the coming true of the words "They will be done on earth as it is in Heaven." "The Christian Socialist movement," said Rev. Mr. White, "has Comrade Hillquit said yesterday, is not a wing of the party, but a committee which specially addresses itself to church members. A Christian Socialist center was started in Boston yesterday. This makes two, as we already had one in Worcester. We hope to have one in Springfield, Brockton and, perhaps, one in Greenfield."

of paper which are inscribed with fatal words for us. Capitalists Useless. "Suppose every capitalist connected with the New Haven Railroad were to die. Every switch would be thrown as now, the engineer would still watch from the cab as at present, and every function of the operation of the railroad would go on as at present. But suppose that every workman on the road should die. Not a wheel would turn.

CZAR ACTIVE

Executions on the Increase—120 Shot in One Month. ST. PETERSBURG, Feb. 8.—The Czar's carnival of blood continues unchecked. Figures for the month of January, which are as yet only partial, show that instead of decreasing the number of political executions is on an alarming increase, more than twice as many persons having been executed during that month as during December.

CALL WORKERS' COLUMN

APPEAL TO ARTISTS. In the ART EXHIBIT of The CALL an opportunity is offered to artists to assist The Call. Let us hear at once from artists willing to donate paintings in any medium, or artistic craft products. Let us hear from those willing to solicit donations, and from those able to furnish us with names and addresses or letters of introduction to artists who might be approached in the interests of this exhibit.







