

LIFE INSURANCE COMPANIES AND WELFARE WORK.

(Address by Mr. Haley Fiske, Vice-President of the Metropolitan Life of New York, at the Annual Convention of the Life Underwriters' Association of Canada, Montreal.)

(Continued from page 1269.)

THE QUESTION OF LEGALITY DECIDED.

The establishment of this sanatorium is a matter of great interest to other insurance companies and to all corporations employing men and women, for one reason. Although the company had no doubt of its power to enter upon its work, yet by reason of the New York law requiring the consent of the Superintendent of Insurance to purchase real estate it was obliged to obtain authority to buy the land. This raised the question of the right of an insurance company to spend money for the care of sick employees. The Superintendent of Insurance, while sympathetic with the enterprise, doubted the power of the corporation to undertake it. The question went to the Supreme Court of the State of New York. The decision is emphatic and comprehensive. It is based not upon the peculiar constitution of the company which we have described, nor upon the fact that it is an insurance company. The court said:

"The duties of the employer to the employee have been enlarged in recent years, and are not merely that of the purchaser of the employee's time and service for money. The enlightened spirit of the age, based upon the experience of the past, has thrown upon the employer other duties, which involve a proper regard for the comfort, health, safety and well being of the employee. * * It is well within the corporate power to assume, as it has done, the care and treatment of such of its employees as are afflicted with tuberculosis. And unless it is shown to be wasteful of the company's money and unproductive of beneficial results, the practice may stand as well within the scope of its business. The reasonable care of its employees, according to the enlightened sentiment of the age and community, is a duty resting upon it, and the proper discharge of that duty is merely transacting the business of the corporation."

And the court held that such care is not a gratuity, but is regarded as additional compensation.

Thus, not only every insurance company, but every corporation, now has the duty imposed upon it to take reasonable care of its sick employees. Not the least service performed by the company has been the obtaining of this decision. The judgment has the support of public opinion. We hope our example in the care of agents will be followed not only by every company represented at this convention, but by every corporation employing labor. The directors have the power and have imposed upon them the duty to use the money of the policyholders and stockholders to care for the employees.

THE STAFF SAVINGS FUND.

The company has established a savings fund to which any employee, after a year's service, provided he is receiving yearly compensation of less than \$3,000, may contribute up to 5 per cent. of his earnings. The company adds 50 per cent. to the deposits. In case of withdrawal, where it is not required by death, old age or incapacity, the company's contribution remains in the fund for the benefit of the other depositors. The rate of interest earned is 5.32 per

cent.; including the tontine benefit above described, it is over 9 per cent. Nearly 6,000, or more than half of the field force, are depositors, and their total fund is about a million and a quarter of dollars.

THE CARE OF THE CLERICAL FORCE.

There are about 3,800 at the home office. The sanatorium is for their benefit as well as for that of the field force. The staff savings fund is available to them and there are nearly 2,100 depositors, whose fund amounts to about \$350,000. The benefit of the fund is illustrated by the case of one of the home office clerks. He has deposited \$1,390; his fund amounts to \$2,282. A district office clerk deposited \$473; he received \$1,142 when he retired, incapacitated. The home office clerks have their lunches free of charge. They are comfortably housed; 500 cubic feet of air is the average to each. They have lockers for their clothing, free towel service, the use of a gymnasium, the use of a library with the loan of books, instruction in business English—a course of grammar, composition and business letter writing; instruction in stenography and typewriting. All instruction is practically free. They have two weeks holiday on full pay, the length of vacation increasing with duration of service, with no deduction for illness unless absences are more than twelve days. There are an athletic association, with tennis, baseball, football, basket ball and hand ball teams; a glee club and a choral society, all assisted by the company; a dancing room for the girls; and a large hall for meetings. Free medical service is given at the home office, where the company provides a head nurse, with an office, rest rooms for men and women, a service room, a treatment room, an isolation room for acute illness or accident. Physicians are, of course, in attendance, and a specialist for ear, eye, nose and throat is available. The average number of patients for the last year has been thirty-six daily; for the four winter months this year, over forty-three. The number of services was 10,000 during the year ended in June, of which about three-quarters were to women and one-quarter to men. The patients are divided into three groups—those needing immediate relief, who get it; those needing advice as to permanent relief, who are encouraged to go to their family physician, and are followed up to see that they do so and obey their doctor's instructions, leaves of absence being given when needed, their home conditions being investigated and extra diet furnished at the office when needed. The third group is composed of those who need advice about clothing, diet, place for boarding, place for vacation, advice about family or friends. Of course, women compose this group, and the head nurse is a mother to them.

THE CARE OF THE POLICYHOLDERS.

The most important work of the company for these is the nursing service. Cards are furnished to policyholders to forward to the district office in case of sickness. The agents, on their calls for premiums, look out for cases of sickness. The nurses visit the offices, receive the cards, interview the agents, and calls are promptly made. First aid is furnished, the patient is made comfortable, and where necessary the family physician is called, if there is one, or a dispensary or public physician interested where there is no ability to employ a doctor. The nurse then places herself under the direction of the physician and calls as often