

The Value of Human Life at all Ages



"Broke"— but worth \$79,100

Dad earns \$50 a week. He has just paid the rent, the grocery bill and milk bill. He says he is "broke, but happy"... In reality, he and his family are worth a small fortune.... This Canadian family represents \$79,100 of the nation's wealth.

ALMOST any man will agree that his life is more valuable to himself than the things he owns. Now he can have the comfort of knowing how valuable his life is to others—from a dollar-and-cents standpoint.

Today it is known that the lives of our men, women and children are the nation's greatest asset. The economic value of these lives completely overshadows the value of all of our material wealth.

Recent computations made by statisticians of the Metropolitan Life Insurance Company show the real economic value of the lives of our people from babyhood to old age. These figures are based on the average family—with an average income—and take into consideration the average length of life of each member of the family, together with the cost of bringing children

into the world, feeding them, clothing them, educating them and bringing them up to a self-supporting basis.

Long lives and short lives—small incomes and big incomes—are reckoned in these calculations. At 40, a man earning \$100 a week is rated as having an economic value of \$45,670. At 30, the \$50-a-week man represents a value of \$31,000. He had a value of \$9,333 the day he was born.*

—And then come the figures showing the total economic value of all the men, women and children of North America—the astounding total of 1,500 billion dollars (\$1,500,000,000,000).

*If you wish to find out how much each member of your family is worth, economically, send for a booklet recently prepared by the Metropolitan Life Insurance Company—it tells how a person of any age may measure the economic value of his or her life. It will be mailed free.

Perhaps the easiest way to realize this stupendous figure is to compare it with the total value of the entire material wealth of Canada and the United States.

The latest available government reports show that everything we own—land, buildings, railroads, mines, raw materials, manufactured products, crops, live stock—everything included—was close to 400 billions... Our lives are worth nearly five times as much as our property.

North America can well be proud of the additional insurance placed on the valuable lives of her people in 1926. More than 16 billion dollars (\$16,000,000,000) was written and revived during the year by about 300 life insurance companies—making the total amount of life insurance in force approximately 80 billion dollars

(\$80,000,000,000). About one sixth of the grand total is carried by the Metropolitan.

But while the people carry 80 billion dollars of life insurance—or only one twentieth of the economic value of their lives—they carry more than 160 billions of insurance on property—more than one-half of its value.

You would not insure a \$5,000 house for \$250—one twentieth of its value. You insure it adequately. But have you insured yourself adequately? Send for the booklet which tells you what you are worth. Study it. Then decide whether or not you carry enough insurance to protect your family.

We are rapidly gaining a better knowledge of the value of our greatest wealth—human lives.

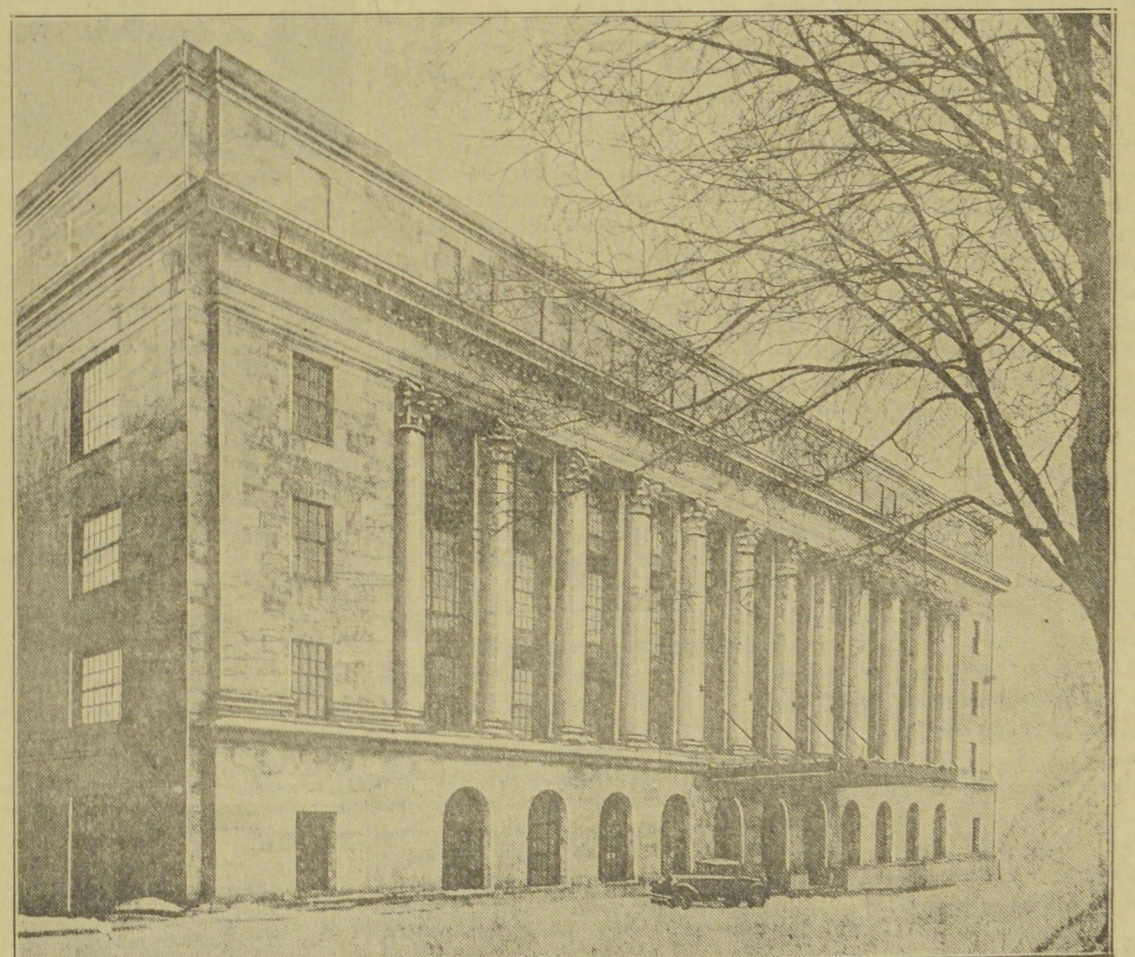
The people of the future will better safeguard their wealth and happiness.

Fiscal Report to Policyholders for Year Ending December 31, 1926

Assets	\$2,108,004,385.30
Liabilities:	
Statutory Reserve	\$1,862,873,176.00
Dividends to Policyholders payable 1927	\$52,246,369.35
All other liabilities	\$70,648,717.81
Unassigned Funds	\$122,236,122.14
	\$2,108,004,385.30
Increase in Assets during 1926	\$253,346,902.88
Income in 1926	\$595,596,505.88
Gain in Income, 1926	\$64,368,062.09
Paid-for Life Insurance Issued, Increased and Revived in 1926	\$3,011,775,150.00
Gain in Insurance in Force in 1926	\$1,401,734,835.00
Total Bonuses and Dividends to Policyholders from 1892 to and including 1927	\$304,594,554.96
Life Insurance Outstanding	
Ordinary Insurance	\$6,566,596,872.00
Industrial (premiums payable weekly)	\$5,487,800,648.00
Group Insurance	\$1,444,584,107.00
Total Insurance Outstanding	\$13,498,981,627.00
Number of Policies in Force December 31, 1926	37,239,579

In Canada :

Business written in 1926	\$167,862,023
Ordinary	\$72,888,231
Industrial	\$80,103,035
Group	\$14,870,757
Business in force at end of 1926	\$704,911,355
Ordinary	\$356,914,621
Industrial	\$310,464,350
Group	\$37,532,384
Investments in Canada	\$137,770,136
Dominion Government Bonds	\$48,297,078
Provincial & Municipal Bonds	\$40,956,969
All other Investments	\$48,516,089
Policies in force in Canada	2,349,904
Payments to Canadian Policyholders in 1926	\$10,079,007
Metropolitan Life Insurance Company issues more insurance, has more policyholders and more insurance in force in Canada than any other company.	



Canadian Head Office Building recently occupied in Ottawa.

HALEY FISKE,
President.

A. F. C. FISKE,
Third Vice-President and General Manager for Canada.

FREDERICK, H. ECKER,
Vice-President.

The Metropolitan Life Insurance Company is a mutual organization. It has no stock and no stockholders. Its wealth is owned solely by its 24,500,000 Policyholders—in the United States and Canada.

METROPOLITAN LIFE INSURANCE COMPANY

HOME OFFICE NEW YORK

Biggest in the World, More Assets, More Policyholders,
More Insurance in force, More New Insurance each year

CANADIAN HEAD OFFICE OTTAWA

"Not best because the biggest, but biggest because the best"