

## 507 OF 692 LAWYERS BELIEVE IN HEREAFTER

NEW YORK, March 15—The lawyer's way of proving whether there is a hereafter is by taking testimony.

Claude W. Rowe, attorney of New York City, has done this by questioning 692 lawyers. He asked them in person whether there is a hereafter and their evidence. All except 185 replied "yes" and gave reasons.

These reasons Mr. Rowe has compiled in a book entitled "The Lawyer's Proof of the Hereafter." Mr. Rowe spent five years taking the testimony.

Before going into the legal phase he quotes at length from talks and messages of Franklin D. Roosevelt. One excerpt credited to the President

in a talk in Buenos Aires in 1936 reads:

"Attempts to deny God have and always will come to naught."

A decision is quoted of the New York Court of Appeals that the dead can drink intoxicating liquors. The decision, Mr. Rowe says, was handed down in March, 1916.

The issue was whether a son had given up the habit as directed in his father's will. The son had died before the father, and this fact was argued as constituting giving up the habit.

The court held that the son's death

was not a compliance with the condition of the will. The court then added:

"Moreover, the court certainly cannot assume that William (the dead son) is still able to use intoxicating liquors and is not still using them. The belief has been very widespread if not indeed universal, that the spirits of the departed still continue to consume intoxicating liquor."

The decision then refers to further beliefs about use of liquor by the dead, and says:

"The court cannot presume . . . that the widespread, if not univer-

sal, belief as to such use is unfounded."

William J. Millard, former Supreme Court Judge, New York City, says:

"There are a thousand signs by day and a thousands signs and lights by night to reveal that there is a God."

Judge Millard goes on to quote from the November, 1935, talk of Dr. Alexis Carrell, Rockefeller Institute scientist, that his investigations satisfied him telepathy and clairvoyance exist. He also quotes the experiments of Dr. J. B. Rhine of Duke University to show the existence of clairvoyance. George Clinton Jr. of Buffalo, New

York, Professor of the Law Department, University of Buffalo, is quoted as citing evidence from Dr. Thomas Hunt Morgan, United States Nobel Prize winner in medicine. Professor Clinton points to Dr. Morgan's findings about the genes that control heredity as facts to be considered by those who believe in a hereafter.

Hon. Orla E. Black, Salamanca, New York County Judge and Judge of the Children's Court, says:

"The Bible is acceptable in court as legal evidence of a hereafter."

Former Ambassador John W. Davis, and President of the American

Bar Association, is quoted in a chapter on the lawyers who "hope for a hereafter."

"You may say," Mr. Davis declares, "that I think as good an answer to the question as can be found anywhere is Addison's Cato:

"Plato thou reasonest well, Else whence this pleasing hope, this fond desire, This longing after immortality?"

Moses Vasquez, New York, was bitten by a muskrat, while he helped a policeman catch the animal on 116th Street.

# The Business Side of the Ledger — and the Human Side

## The Business Side — for 1937

The Metropolitan Life Insurance Company presents its report for the year ended December 31, 1937.

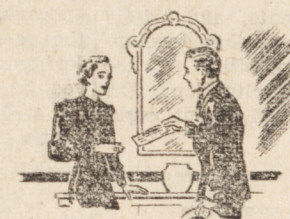
ASSETS		LIABILITIES	
<b>Government Securities:</b>	\$845,465,919.71	<b>Statutory Policy Reserves:</b>	\$4,141,778,793.00
U. S. Government	\$782,172,007.89	Amount which, with interest and future premiums, will assure payment of policy claims	
Canadian Government	\$63,293,911.82		
<b>Other bonds:</b>	1,655,208,167.35	<b>Dividends to Policyholders:</b>	101,023,188.00
U. S. State and Municipal	\$130,036,077.20	Set aside for payment for the year 1938	
Canadian Provincial and Municipal	\$108,728,136.17	<b>Reserve for Future Payments on Supplementary Contracts</b>	74,757,947.93
Railroad	\$604,695,039.09	<b>Held for Claims:</b>	20,479,248.83
Public Utilities	\$479,281,913.46	Including claims awaiting completion of proof and estimated amount of unreported claims	
Industrial and Miscellaneous	\$332,467,006.43		
<b>Stocks:</b>	81,482,758.76	<b>Other Policy Obligations:</b>	26,059,885.89
All but \$38,047.76 are Preferred or Guaranteed		Including dividends left with Company, premiums paid in advance, etc.	
<b>Mortgage Loans on Real Estate:</b>	994,096,712.57	<b>Miscellaneous Liabilities:</b>	44,141,003.74
First Liens on Farms	\$73,652,107.08	Including reserves for Accident and Health Insurance, accrued taxes payable in 1938, etc.	
First Liens on other property	\$920,444,605.49	<b>Surplus and General Voluntary Reserve:</b>	311,504,659.62
<b>Loans on Policies</b>	513,947,859.36	This serves as a margin of safety—a cushion against contingencies which cannot be foreseen	
<b>Real Estate Owned:</b>	383,912,325.74		
Includes real estate held for Company use			
<b>Cash</b>	102,584,804.52		
<b>Premiums outstanding and deferred</b>	83,727,136.16		
<b>Interest due and accrued, etc.</b>	59,295,142.84		
<b>Total</b>	\$4,719,720,827.01	<b>Total</b>	\$4,719,720,827.01
<b>Total Life Insurance in Force:</b>		<b>Payments to Beneficiaries and Policyholders:</b>	
Ordinary	\$11,400,690,229	Ordinary	\$123,626,251.52
Industrial	7,511,537,957	Industrial	234,266,144.68
Group	3,671,865,512	Group Life, Health, and Annuities	60,451,881.28
<b>Total</b>	\$22,584,093,698	Personal Accident and Health	2,531,994.01
<b>Accident and Health</b>		<b>Total</b>	\$525,876,271.49
Weekly benefits	\$ 19,699,024		
Principal sum benefits	\$ 1,510,264,310		

The Metropolitan is a mutual organization. Its assets are held for the benefit of its policyholders, and any divisible surplus is returned to its policyholders in the form of dividends.

## The Human Side — for 1937

IF WE WERE to let the figures to the left describe the Metropolitan's activities last year, the story would be far from complete—for there is a HUMAN side of the ledger, too.

Policyholders and beneficiaries received from Metropolitan in 1937 almost \$526,000,000—much of it in an hour of genuine need.



Death claims were paid on 6,107 policies in force less than three months, and on 18,562 policies in force less than one year—dramatic proof of the value of life insurance.

One could scarcely name a catastrophe which took human lives, in the United States or Canada, where funds provided by Metropolitan policies had not helped lighten the burden for afflicted families.



Each day, visiting nurses representing the Metropolitan ministered to persons insured under Industrial, Intermediate, and Group policies who were in need of skilled care. These nurses made 3,766,240 calls during the year.

Every half second during 1937, a Metropolitan booklet, containing useful health information, was placed in somebody's hands.



Each working day throughout the year, new Metropolitan investments went into communities in various parts of the United States and Canada. These investments helped to create a demand for goods, aid realty values, give employment, and serve other modern social and economic needs.

There is more we would like to tell you about our 1937 Report. This is contained in a booklet entitled "The Human Side of the Ledger", which we shall be glad to send to you upon request. Use the coupon below.

FREDERICK H. ECKER, Chairman of the Board  
LEROY A. LINCOLN, President

## In Canada—

These highlights of the Company's business in the Dominion (having been included in the above statements) will be of particular interest to Metropolitan's Canadian policyholders and their beneficiaries.

The total amount of Metropolitan life insurance in force in Canada at the end of the year was \$1,126,789,608 of which \$613,417,019 was Ordinary; \$414,800,062 was Industrial and \$98,572,527 was Group.

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The total number of nursing visits made without additional cost to our Canadian policyholders during 1937 was 363,644.

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Payments to Metropolitan policyholders and beneficiaries in Canada during 1937 were \$29,319,475.67.

\* \* \* \* \*

Metropolitan health publications distributed in Canada during 1937 totalled 4,285,681.

\* \* \* \* \*

Metropolitan investments in Canada as of December 31st, 1937 totalled \$263,156,261.32

... Dominion Government Bonds \$ 63,293,911.82

... Provincial and Municipal Bonds \$108,728,136.17

... All other investments \$ 91,134,213.33

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The total amount the Metropolitan has paid to Canadians since it entered Canada, plus its present investments in Canada, exceeds the total of all premiums received from Canadians by more than \$133,000,000.

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## METROPOLITAN LIFE INSURANCE COMPANY (A MUTUAL COMPANY) Home Office, New York



### CANADIAN HEAD OFFICE OTTAWA

HARRY D. WRIGHT  
Second Vice-President and Manager for Canada.

METROPOLITAN LIFE INSURANCE COMPANY  
Canadian Head Office: OTTAWA

Please send me, without charge or obligation, a copy of the booklet, "The Human Side of the Ledger."

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ Prov. \_\_\_\_\_