

are analyzing the types of education and experience most likely to cultivate administrative talent. They are establishing standards of classification and appointment, building up personnel administration and efficient promotion systems.

In an evaluation of administrative service as a career, the answer would seem to be distinctly affirmative. What is the ideal setup for success? Youth, health, Amer-

ican citizenship, in most cases a college education and a willingness to devote further time to study, a thick skin to endure political interference and pressure groups, a willingness to pass up quick promotions and big money in favor of a secure and honorable position. If you have these qualifications, public service is your meat, for there are few professions whose members are more privileged to enjoy the durable satisfactions of life.



## REQUIEM

BY LEONA AMES HILL

IT was as if a flowering tree  
Had loosed its petalled cloud;  
As if a prisoned bird set free  
Had paused to sing aloud  
A strange and lovely snatch of song  
And then had flown away;  
As if a wind that all night long  
And all the hours of day  
Had blown across the curving sky  
Had ceased while wood and hill  
Were kissed by rain; as if a cry  
Had quivered and grown still:  
So poignantly her troubled breath  
Was silenced in the hush of Death.

# The 3 Choices of

An explanation of one of the most important provisions in your

**A** NUMBER OF YEARS AGO, Mr. X bought a life insurance policy from Metropolitan.

Recently, Mr. X and his wife reviewed his policy. They wanted to refresh their memory concerning the benefits they would receive if, for some unforeseen reason, Mr. X should decide not to maintain his policy in force any longer.

They knew, of course, that from their premium payments a "cash value" had been built up in Mr. X's policy. Usually such a cash value is available after the second or third year the policy has been in force—except in the case of Term policies.

Mr. X and his wife found that if premium payments were discontinued, he would have three choices—three ways in which he might take advantage of his cash value . . .

**1. Mr. X might elect to take his cash value.**

If Mr. X should decide that, because of changed circumstances, he no longer needed the protection afforded by his life insurance, he could, if he wished, take an immediate cash settlement.

If his policy happened to be an Ordinary policy and was five or more years old, he might prefer to have the money paid out under one of the so-called "Optional Modes of Settlement." This would provide him with an income for life or for a certain number of years—the payments to begin immediately, or later in life.

**2. Mr. X might elect to retain his present type of insurance, paid-up for a reduced amount.**

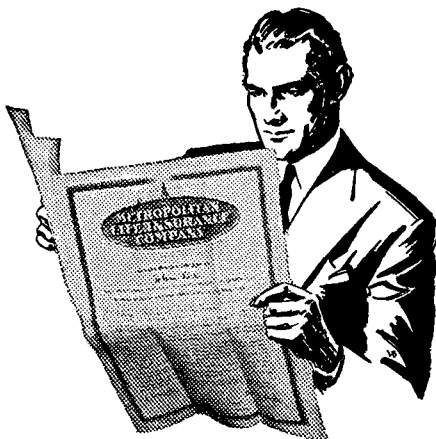
Let us suppose that Mr. X, for some reason beyond his control, should find himself unable to keep on paying his premiums—but still wished insurance protection.

In that case, Mr. X would find that he could get fully paid-up insurance for whatever amount his cash value, used in this way, would provide. He would need to pay no further premiums.

On the other hand, Mr. X might feel that he had need of greater protection for the immediate future than this choice offers him. In that case, he would have still a third option . . .

# Mr. X

## life insurance policy



**3. Mr. X might elect to apply his cash value to provide Paid-Up Term Insurance—which would remain in force for a limited period.**

By thus using his cash value, Mr. X could continue as much protection as possible in force, in the form of paid-up Term insurance. This protection would continue in force for as long a period as his cash value would cover.

★ ★ ★

If Mr. X should decide not to maintain his policy in force, could he reinstate it at some future date if he is still insurable? Yes, at any time—providing he had not taken his cash surrender value, or, if he had converted it into Paid-Up Term Insurance, the period of this insurance had not expired.

Mr. X would have to pay all back premiums with interest. Any loan outstanding against his policy, together with interest, could be repaid in cash, or continued against his reinstated policy.

► The case of Mr. X indicates the care taken in writing your policy, to make certain that you will be protected if you are unable to continue your present insurance policy in force.

But, obviously, only the person who keeps his life insurance in force until its maturity, can be sure of achieving the full benefits for which he planned when he purchased his policy.

Each provision in your policy is important—and it will be well worth your while to read your policy carefully if you have not done so recently.

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*This is Number 26 in a series of advertisements designed to give the public a clearer understanding of how a life insurance company operates. In Canada the privileges outlined in this advertisement must be exercised in conformance with the laws concerning the rights of beneficiaries in the various Provinces. Copies of preceding advertisements in this series will be mailed upon request.*

## Metropolitan Life Insurance Company

(A MUTUAL COMPANY)

Frederick H. Ecker,  
CHAIRMAN OF THE BOARD

Leroy A. Lincoln,  
PRESIDENT

1 MADISON AVENUE, NEW YORK, N. Y.



► *Are they fortified? The question looms big over the western Pacific.*

## JAPAN'S MANDATE ISLANDS

BY LINTON WELLS

WITH the involvement of Holland in the European war almost certain, Japan has raised the issue of future control over the Netherlands East Indies. Japan has made it clear that she "will not tolerate interference by any third power" and will not be swerved from her "present policy," described officially as "Japan's expansion to the south." In the light of these declarations and the fact that Japan wants and needs the oil, tin, rubber and other resources of the Dutch East Indies, the question being asked by all Pacific Ocean powers, including the United States, is: *Has Japan fortified her mandate islands*, which at one point are separated from the Dutch possessions by less than 300 miles of water?

In February, Secretary of State Cordell Hull sent Tokyo a sharp reminder that an accounting of its stewardship over the Pacific mandate islands was long overdue. Several weeks later, Washington received a copy of Japan's 1938 report to the League of Nations'

Permanent Mandates Commission, but the report told precisely nothing about what the world wanted to know. In contrast to the 1937 report, which said categorically that the mandate islands were not being fortified, that of 1938 ignored the subject completely.

In 1914, Japan took from the Germans 623 Micronesian islands having an area of 829 square miles and scattered over 3,000,000 square miles of the western Pacific north of the equator. They comprise the Marshall, Mariana and Caroline groups, including Yap but excluding Guam, and, according to Nippon's latest report, have a population of 70,141 Japanese, 50,868 natives of Malay origin, and 119 foreigners, chiefly Spanish missionaries plus a few Chinese and Germans. There are also 700-odd islets. Phosphorous ores, vegetable oil products, a little sugar and dried fish are about all Japan gets out of the lot — except, of course, bases for military operations.

Japan's occupancy of these Pacific islands was confirmed in 1919,