

A Life Assurance Story.

Alexander J. Bradley was a very nice young man. He was exceedingly popular not only with his friends but with his business associates. He represented a prominent concern as a salesman. The partners thought very highly of him, and there were other points in his favor, so that when he married Miss Florence May Victoria Forest his cup of happiness appeared to be quite full.

The young couple began housekeeping under the most favorable circumstances. Only those who have had similar experiences can understand with what infinite delight they first examined by dim candle light the cosy house which they purchased almost at the beginning of their married life. Oceans of sunlight and happiness flooded the two young lives. The delights of "making up" made even their little quarrels pleasurable.

There was one fly in the ointment. The young husband was not assured. His wife with strange perversity that has far too many imitators put off from day to day all discussion of this topic. She said it sounded gruesome.

Young Mr. Bradley was liberal with his money and saved but little. Now and then the matter of providing for his wife, should death unexpectedly overtake him, would occur and recur to him, but whenever he attempted to talk of life assurance with her it appeared so distasteful to her that the time finally came when he made no further attempts in that direction.

Upon one occasion Mr. Bradley took a sudden resolution, and upon the spur of the moment assured his life for \$20,000 without consulting his wife. He had the policy sent to him at his business office, and took it to the head of his concern and explained the circumstances to him, requesting that he should retain

the policy against the possibility of his death. The premiums were paid for Mr. Bradley by his employers and no cloud appeared upon his horizon, not even the size of a man's hand.

He had a charming personality, and in consequence he did a constantly increasing trade and steadily advanced in the esteem of his concern. Upon one occasion he was exposed to a draft, and he reached home feeling rather depressed by his exposure. He thought little of it and expected to be better in a day or two. Unexpected complications set in, however, and pneumonia carried him off in three days.

The grief of Mrs. Bradley cannot be described. This, together with the preparations for the funeral and other matters connected therewith that required immediate attention, postponed her realization of what the death of her husband signified. Neither Mr. Bradley nor Mrs. Bradley, it should be noted, had any near relatives, so that it was about a month after the death of her husband before she came to a full knowledge of her pecuniary situation. When at last she had figured up the matter, it was perceptible even to her that ruin stared her in the face. In the overwhelming depth of her despair she sought the advice of the head of the concern where her husband had been employed. She told him frankly of her unfortunate financial condition, and finished the recital with a flood of tears. Her husband's old employer was greatly affected. Excusing himself for a moment, however, he went to his safe, obtained the policy for \$20,000 that her husband had entrusted to his care, and returning with it explained to her what her husband had done. When Mrs. Bradley realized the full significance of the transaction and knew that instead of being without any resources she had what to her was a

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