

Insurance or Luxuries

THE other day there came to our notice the case of a man who was killed in an accident leaving behind him a wife and five small children without a single cent to continue their existence.

The man was in the best of health and earning good wages. He had been approached on the matter of insurance but he was so strong that he felt that nothing could happen to him. His wages would take care of his wife and family and he would see to it himself that they lacked for nothing.

Yet a very short time after his expressed confidence, a serious accident laid him low. He was sent mangled to the hospital, where, after a few hours of agony, he succumbed to his injuries. His wife and children mourn his loss and his improvidence.

To the wife on whom the heavy burden now falls, there comes home the thought of how easily they could have had insurance and provision against any such accident. For fever, or any other serious illness might have resulted as fatally.

While her husband was alive they had not only the necessities of life, but also a great many things they could have done without, though they did not think so at the time.

In fact one of the chief objections to accepting the policy proposed by an agent was that they could not afford it. Their expenses already used up the whole of the husband's wages. How could they take on this additional expense?

If it were to be added to their immediate expenses just as they stood, they certainly could not take the policy. But the real question was: Could they cut off some of their other expenses and make a place in their expenditure account for a certain amount of life insurance?

Let us look into the question. They lived in a rather expensive and well-furnished house. They all wore very good clothes and ate some expensive foods. The little girl who had shown some talent in drawing was taking painting lessons—a course that was advised by well-meaning friends. They always took in a good many excursions in summer and concerts in winter.

In brief, it was the idea of the fond father

and mother, too, that the children should have the best they could give them; that they should do what other people's children did whose fathers were earning more money; that, as the father put it, they should "lack for nothing."

The idea was all right. At least it seemed so while the father was alive and drawing his wages regularly. But no provision had been made against the possibility of his being cut off from his family, and, with him, the regular supply of money which kept the family going.

It is all very well to live in a nice house, wear good clothes and enjoy the delicacies of the season—it is, *if you can afford it*. It is also good to cultivate the fine arts and to patronize all the best forms of entertainment as they come along—*if you can afford it*.

But before you cultivate fine tastes and a sense of the beautiful, there is a more homely problem that ought to be given attention. Luxuries are fine things, but necessities come before luxuries. Fine esthetic taste does not appease hunger, does not cover shivering children nor keep a warm roof over their heads.

The natural and sensible order is to provide the necessities first, and to provide for them ahead. A little less expensive house, furnishings not quite so costly, clothes a little plainer, but which will wear better, very probably, and good, wholesome, plain food—these, and an insurance of their continuance in case of accidental or other death, are the necessities of life. These first, and whatever else you can afford afterwards.

To that mother with those five children dependent on her and she not knowing which way to turn, it is as plain as day that, without any great sacrifice while her husband was living, they could have reduced some of their expenses, some of which were really luxuries, and have had instead an insurance policy which would have tided them over this most trying time.

As a result of their comparative extravagance, their lack of foresight and failure to appreciate the risk they were running, a helpless mother and five helpless little children are thrown onto a cold world, not know-