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A Widow's Suit.

We read almost daily in the newspapers items such as the following :

"Action for \$8,000 has been taken against the Mason Erecting Company by the widow of John Smith, who was killed by a fall from a scaffolding while working for the company."

Here we notice that the widow, apart from the sentimental side, has a distinct sense of financial loss in the death of her husband. She has even estimated, with assistance perhaps, a definite sum as the amount or equivalent of her loss.

And she never did this before !

The figure at which she places the necessity for compensation might prove interesting to examine, but the question is too involved to go into here. Actuaries will tell you, however, that the estimate of \$8,000 is by no means too high as an equivalent of the future support which the wife of a skilled artisan would reasonably expect from her husband during his life.

Suppose we follow up the case of John Smith's widow. What are we going to find ? She may get the \$8,000 (after a long delay). She may get a portion of \$8,000. And it is by no means unlikely that she may get nothing at all.

So the situation is this. John Smith has been killed, possibly before he had time to save any substantial amount of money. His widow realizes that his death has caused her a pecuniary loss of \$8,000 at least, so she is suing for that amount. She may not get it. If she does not, she will probably be thrown on her own resources.

But John Smith could have foreseen and to a great extent obviated this difficulty while he was alive.

He could have made it absolutely certain that, in the event of his death, his widow would be provided for.

He simply had to carry life assurance !