

HOW JOHN MADE SAFE OUR FUTURE



[EDITOR'S NOTE.—This interesting little story was written by a member of the editorial staff of *Everywoman's* World and appeared in a recent issue of that magazine. It voices from an independent viewpoint a woman's appreciation of life assurance, and has a direct message for the wife and mother who is not fully persuaded of the vital value of life assurance for home protection.]



JOHN'S salary was a very tiny one when we began our house-keeping in three rooms on the top floor of an old-fashioned house.

In five years, the salary, crept to two thousand dollars, the three rooms stretched to a house, and our family numbered four. At that point the family and house and salary stayed, while five more years flew by.

Then suddenly, out of a clear sky came fluttering the big opportunity.

John's firm must send a man out to the Pacific coast to oversee some important work, and they had chosen my John for the mission. It meant not only a good increase in salary, but a bonus of two thousand dollars if the work were completed within the time specified in the contract. But it meant, too, that for a whole year John must remain in Vancouver, thousands of miles from his family!

After the first shock of it, I was reasonable. Obviously, I could not take Jack and Dorothy to live for a year in a construction camp, nor could I go without them. And when I realized that the big opportunity assured John's business future, the children's education, the pretty home for which we longed, I hushed my misgivings and rejoiced and planned almost as eagerly as John did.

The night before he was to leave, John brought out a long envelope and spread a big, legal-looking document on the table before me.

"I just want to explain to you about this life assurance policy," he said, as casually as if he were speaking of a grocery bill. "You see—why, dearest, what's the matter?"

For I was staring at him wildly, struggling against the overwhelming, terrified misery that had engulfed me so suddenly.

"You've got your life assured!" I gasped. "You think something is going to happen to you. You didn't tell me—I never dreamed that your work out there would be dangerous!"

"It isn't dangerous. Just as safe and sane as what I do at home. Whatever put that idea into your head?"

"You've got your life assured! Doesn't that show that you know you are going into danger? I won't have it! I wouldn't touch assurance money—it's putting a price on your life. Why, just knowing that you are assured makes me feel that you are going to die!"

John—dear, patient John, who had lived through ten years of my mental tumults!—looked at me calmly across the big document.

"I am going to die, some time," he said. "The one absolutely certain thing in life is death. And I have carried a thousand dollars straight life assurance for nearly fifteen years, so you see that being assured has not brought me to an untimely end. And speaking of that, I happen to know that Tom Riverton's life might have been saved had he carried life assurance."

"Tom Riverton!" I exclaimed, incredulously. "He died of fever."

"Yes, and Tom's physician told me that it was impossible to reduce the fever because the patient was in such a state of mental agitation. He realized that he was a very sick man, and he literally worried himself to death over the fact that he would leave his wife and children absolutely penniless."

"Don't you see, dear, that the peace of mind which would be mine in the thought that you and the children are provided for, would steady and help me through any illness which I might have?"

That argument appealed to me instantly. I began to feel more cheerful.

"This new policy," John went on, "provides that in case of my death you receive a monthly income throughout your life. In case we both live a good old age we can, in our later days, enjoy the income together. Is there anything terrifying about that?"

I had to admit that there was not. Now that my first foolish excitement was over I felt a new sense of security in knowing that the chil-