

## THOUGHTS ON LIFE INSURANCE.

In a community such as ours, where the great majority of people are so well informed in regard to almost every matter of interest to mankind; where the daily newspaper is a visitor in every household; where almost every library table is laden with periodicals treating of every subject under the sun; where the ablest writers and thinkers of any age are brought into the closest and most familiar contact with the entire population; and when it can be said—if ever of any community or people—the “schoolmaster is abroad,” it is strange that in spite of the efforts of the vast army of life insurance agents, backed by the aforesaid facts as to general information, there should be so much ignorance in regard to the benefits of life insurance as prevails in certain quarters, and so much difficulty in getting men to effect insurances on their lives.

Life insurance seems to be the last thing that many men think of as necessary, and the life insurance premium, the point at which curtailment of expenses begins, where economy is considered imperative, when in reality, to insure his life is the first duty of every man worthy the name, and in times of difficulty, even of disaster, the life insurance premium should be paid, even if at the expense of food and clothing.

The excuses offered for neglecting to carry life insurance are varied, and in every case absurd, and it is safe to say that the majority of the men who offer these excuses have never set apart one-half hour of their time, for the purpose of studying the question calmly, and without prejudice. It is one of those subjects which the more a man considers the more favorably he views it, and the most of the reasons urged against it are of the most puerile character.

One man professes to believe that “to insure his life would be to proclaim his distrust in Providence,” and with a saintly air of ostentatious humility he reminds you, that his “trust is in a higher power,” and “that he will leave the responsibility in the hands of his Creator.” In every such case investigation demonstrates that he has taken good care to insure his property against loss by fire. He will trust the Lord with his life, because when he is gone his “children may scratch for themselves” as he did, but he wouldn’t trust the Lord with his property for a single hour, without a fire insurance policy as collateral. Why? Because he would personally feel the loss of his property, and of course his convenience and comfort is of more importance—to him—than that his wife whom he has sworn to love and cherish should be protected from stark poverty. And his children, of whom he is unworthy, should be saved from pauperism, and possibly from criminality.

Another objector says: Oh! There’s no danger, I’m good for many years yet. I am strong and healthy and belong to a long-lived family. I’ll take the risk. It would be all right and fair if he was taking the risk or if he was assuming any part of it. If he were the only one to suffer from his own stupidity and selfishness very little fault could be found with him, but a moment’s consideration would convince him that he was taking no part of it. It is his wife and helpless children who are taking the risk. It may be an invalid wife, or a crippled little one, the more helpless, and unable to fight life’s battle the greater portion of the

risk are they carrying. It may be an aged mother who has given the best years of her life to laboring that he might get a proper education and be fitted to occupy an exalted position among his fellows; she it is who is carrying this fearful risk; she it is who may have to go to the poor house, because of her son’s neglect. He boasting! affirms that he will “take the risk,” when he knows in his heart that he is carrying none of it, and while trying to make himself believe that he is acting a brave and independent part he is conscious of his own cowardice and selfishness to an extent that compels him to avow his disbelief in the whole system of life insurance.

Another objector says, that he “does not believe in putting his money into the hands of any company.” He can take better care of his money himself—better than any corporation can. Besides are there not officers and agents who are living out of the business and eating up the money which ought to go to the widows and orphans?

Such a man does not adopt this line of reasoning in regard to any other kind of business. The bank in which he deposits his money also has officers, clerks, fine buildings, etc., etc., but he does not on that account hide his money away in a stocking, or bury it in the ground, nor carry it around in his breeches pocket. If you ask him if the officers and agents of life insurance companies should work for nothing he fails to respond, and shows conclusively that he has been talking for talk’s sake.

After some years close observation of men in connection with both life and fire insurance we are forced to the conclusion that selfishness has a great deal to do with their actions. The natural love of self comes to the aid of the fire insurance agent, and his work becomes comparatively easy, while the life insurance agent has in many cases to create in a sense the kind of sentiment which leads a man to insure his life.

Life insurance is a purely unselfish thing and when you find a man who has his life insured for a fair amount for the benefit of his family it is safe to say that he is a good citizen as well as a good husband and father.

Excuses such as the foregoing are cowardly and disingenuous, and in a majority of cases are intended mainly to cover up a nature too coarse to appreciate the responsibility that rests upon the individual to provide for his family even after his decease when in his power, and too innately self to practice the self-denial necessary to pay premiums for benefit of those whom he ought to protect with his life, if called upon to do so.

There is still another class of objector who says that he has plenty, and no matter when he may be taken away his family will have all the money they will need. Indeed he doubts the propriety of leaving much money to a family anyway, and yet this very type of man is as earnest in his efforts to accumulate wealth, as “diligent in business,” as persistent and painstaking in “buying and selling and getting gain,” as if he expected to live forever, and would therefore need an income for all eternity.

To such a man we would say: “Lay away something in life insurance.” If you are, as you say, wealthy, it is so much easier for you to pay the premiums. If you live to be old you will not pay more than the insurance is worth, and if