

Harding comfort which we cannot describe, but we know that you will feel.

I want very much for you to ride in a Harding. Please write, telling me when you will be ready to have our representative call.

There will be no obligation and he will give you any information that you want.

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We are neither necromancers nor soothsayers, but at the same time we can tell you that November 22nd should be marked on your calendar with a red flag as a warning to you to stop and think before passing that date.

Why? Because midway between your birthdays it marks your change of age, the date when you grow a year older in a night. Prior to that day, from an insurance standpoint, you are thirty years old; on and after it you will be thirty-one, and your rate will increase.

What of it? Well—if you expect to increase your insurance this reminder should cause you to get busy and secure the additional amount while you can take advantage of the lower rate.

If you have not given the matter the necessary attention it should cause you to stop, face the situation and ask yourself, "Would my death cause a material loss of income to my family?" If an analysis of your affairs compels an affirmative answer, your family needs additional protection, which you can best secure through a life income contract under the policy ten sound business men pick from two hundred.

If this is a new one on you just check the enclosed card and the information we can give you will amply repay you for the time you give us.

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Coming down to the office the other morning I talked with a man who's made quite a fortune and he told me how he did it. I thought right away that you would