

The Unique Security of Life Assurance.

One of the most conspicuous examples of the unique security of life assurance is that of Charles W. Netcher, creator and owner of the Boston store, one of the great Chicago State street emporiums, writes Herbert Vanderhoof in the Indianapolis News. The Boston store does a business of millions each year; its annual turn over in stock is stupendous; the crowds who trade with it are endless. Surely, if success could be predicted of any undertaking, it could safely be counted on for the Boston store. But Mr. Netcher, shrewd man that he was, decided to "play safe." Out of the profits accruing to himself he bought and continued immense assurance policies. When he suddenly died, worn out by his nervous intelligence, his widow was paid \$500,000—half a million—by an assurance company.

In this case the half-million was not indispensable, since the store was a success, but the widow, herself developing acute business sense and enterprise, is employing it in enlarging the store to mammoth proportions in order to seize the possibilities of business which have developed. Meanwhile, it is said, following the policy of her husband, she has made heavy investments in life assurance.

Another example of how able men regard life assurance is that of a man I once knew intimately. He was energetic and ambitious. He desired to make one of the great fortunes of the country, and he missed doing so by a hair's breadth.

He realized that to achieve his ambition he must risk much, if not all. He had inherited a small manufacturing plant.

He sold it and went into the telephone business when telephones were new. He succeeded; he rapidly acquired a large fortune. He desired a larger one and went into far-reaching speculations, many of which would not mature for several years and would require able manipulation meantime. His whole wealth was tied up. Suddenly he was seized with typhoid fever and died within a fortnight.

Deprived of the master hand, the speculations proved valueless; they absorbed the dead man's whole estate. His family, an expensive one, was panic stricken. But the assurance companies paid down \$160,000, which the husband and father, realizing the speculative nature of his operations, had secured to his family in the event of his death. Out of all that able man's activities there remained a single available asset, his investment in life assurance.

No wild beast is more to be dreaded than a communicative man having nothing to communicate.—Swift.

The most virtuous of all men is he that contents himself with being virtuous without seeking to appear so.—Plato.



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