

# Does Life Insurance Carry You?

That's the way to put it.

There used to be an old question asked of men by their fellows and by life insurance solicitors--"Do you carry Life insurance?"

But that question is out of date.

Nobody carries life insurance: the thing is an impossibility, for life insurance won't be in the position of being carried. It is no burden on any man's back. It is an automotive vehicle that carries everybody who invests in it.

But let us not juggle with words--what we do mean when we say life insurance "carries" the man who buys it.

To begin with, there is something that every decent man feels with regard to the future of wife and children that is actually a load on his mind and on his heart—a load that cripples his efficiency in other things; that either makes him reckless in his expenditures, because he sees no way of meeting adequately this problem of the future welfare of his family, or that makes him miserly and unhappy for the same reason. This load, life insurance assumes and carries in such a way as to absolutely relieve the man of his burden. It starts him out every day, care free in reference to future obligations in case of his sudden death or serious illness.

Again, life insurance carries you into a first-rate habit which is hard otherwise to form, viz., a habit of systematic saving.

"Yes, but," you say, "a man must carry life insurance before it can carry him." This might be true if there were not so many additional things which are intensely personal, in which life insur-

ance actually carries the individual who invests in it. For instance, a life insurance policy carries you to the door of the bank and gives you a welcome with the President when you ask him for a business loan, and you would find, if you could explore the back of his mind, that that life insurance policy had carried you very much farther into his good graces concerning that financial transaction than you could have imagined.

Again, life insurance carries you into the position of a sizable estate just as soon as the first premium is paid. This is a good big argument in favor of the man who invests.

Again, in almost every man's life there comes a time when he actually needs to be picked up and carried for a while. Something serious has happened, a big doctor's bill or an unfortunate business experience, or something of the sort has bowled him over. At that time a life insurance policy comes along and actually puts him on his feet and starts him all over again. This, of course,

is due to the loan value which life insurance policies always have after the first two years of life.

Again, although a life insurance policy hasn't as many lives as a cat, yet it has been frequently found to be alive when the man had previously invested in it thought it had died for lack of premium payments. In the modern life insurance policy there is a provision which starts a reserve fund working after the premium fund has failed and if a man dies within a certain length of time, his heirs will discover that that policy, although apparently surrendered, has full vitality—that is to say, is payable in full to his beneficiaries.

There are many other instances in which it can be easily shown that a life insurance policy, under all circumstances, carries a man who invests in it. So it is no longer accurate to say that you carry life insurance any more than you say you carry a United States Liberty Bond, in which you have invested and which at any time can be turned into cash.

## Let Us Ask You Very Seriously

Have you given life insurance the opportunity to take you along the road of success in life, releasing your energies, your time, your thought for work and for enjoyments which would be impossible if life insurance did not carry for you the big liabilities to which we have referred.

If life insurance does not carry you, won't you hail the first life insurance salesman you can think of just as you would call up a taxi in order to be carried

from one place to another—won't you call this man up and tell him that you want a quick tip from uncertainty to insurance; that you want to have a big load taken off your mind concerning the future of your wife and children, and in short that you want to have life insurance carry you and your family safely, smoothly, to the place of financial security that will be at once economical and will give you a sense of welfare quite inexpressible.

## Friday Is National Life Insurance Day

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John J. Madden, Agents, Ashland,  
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