

HE HAD THE RIGHT OF WAY!

Here lies the body of William Jay
Who died maintaining the right of way.
Now William was right as he sped along—
But, he's just as dead as if he'd been wrong.

ACCIDENT INSURANCE

AETNA-IZE

LUCAS & DAKE CO.

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MILWAUKEE, WISCONSIN

Purely Mutual Chartered 1857
SATISFIED POLICYHOLDERS IN 1919 APPLIED FOR
OVER 49% OF THE NEW INSURANCE ISSUED

Year	Assets	Insurance in force
1915	\$343,631,110	\$1,420,012,571
1916	363,084,218	1,505,464,984
1917	393,533,923	1,604,426,324
1918	414,837,472	1,680,936,546
1919	440,861,775	1,916,235,082

The above increase is significant, and should be sufficient to warrant inquiry before insuring elsewhere

The ultimate success of a life insurance company depends upon what those who have bought its policies in the past think of the service they have received. The Northwestern Mutual passes this test with flying colors. \$161,281,952, or over 49% of the business delivered last year was on the lives of men already insured in the company

The policies of the NORTHWESTERN embrace in one contract practically everything that is desirable in life insurance. Circumstances change. Changed circumstances create unexpected requirements. NORTHWESTERN POLICIES are adjustable to contingencies impossible to foresee at time of application

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CUTLER BUILDING ROCHESTER, N. Y.

East Avenue and Main Street East

Life Insurance as a Boon to the Country.

Economists assert that a man's life insurance value is eleven times his yearly income. Only one man in 100 who lives to be 50 leaves anything at his death except his insurance. Statistics show that 85% of the men who have money will lose it before they reach age 65. Of all the men living at the age of 65, only 3% are self-supporting—the other 97% are dependent on relatives or charity. The average savings bank account lasts 3 years, while the average life insurance policy lasts many times that long.

Out of 100 average healthy men, age 25, statistics show the following facts when they reach 60:

Thirty-six will be dead; one will be rich; four will be wealthy; five will still be supporting themselves by work; fifty-four will be dependent upon friends, relatives or charity.

The foregoing facts are taken from the American Bankers' Magazine and are authoritative.

Forty thousand of the men declined for life insurance last year waited 60 days too long. They could have gotten it had they applied 60 days earlier. The life insurance business is the greatest business in the world. Life insurance companies hold more money than banks; their combined surplus accounts are greater than the combined banking capital of the world. Two hundred and forty-four Old Line Companies have assets of nearly \$6,000,000,000 and an income of \$1,000,000,000 annually. Of this stupendous sum, it is estimated that 30% is invested in railway securities. That nearly \$2,000,000,000 are in real and personal property of railways. The first thought about this is that the insurance business has been the most important single instrumentality in developing the country; that millions of acres of land have been thrown open to cultivation; that the coal, ores, the crops have been wealth added to the country's resources; that enormous populations have been scattered over the various states; that the resulting commerce has founded and built up the cities of the

country; that through exports, money has been drawn from all the world and millions of people invited to our shores and sent throughout the land. Ten per cent of these funds, or about \$600,000,000, are invested in state, county and municipal bonds and bonds of public improvements. That means that communities have been developed and sustained and have been furnished with the conveniences of modern life and with material facilities for the education of children. Fifteen per cent of the assets of the companies are invested in policy loans. This means that \$900,000,000 collected in premiums have been returned to those who paid them while they continued their policies. This means increase in capital resources and that the business and social life of the individual are profoundly affected. He spends the money borrowed. If he pays future premiums with it, he keeps his family protected. If he pays debts, he releases capital and carries easier the burden of life. If he invests he is furnishing capital to new enterprises. If he buys the necessities or the luxuries of life, he is increasing the volume of trade. Thirty-five per cent are invested in bonds and mortgages. That means that \$2,100,000,000 have gone to the permanent improvement of cities and to the agricultural development of the country. Millions of acres of land have been opened to the growing crops, which have added to the wealth of the country. Cities have been built, homes furnished, enormous office buildings erected, department stores, shops, have been financed. In short, wealth has been created from farms; and the distribution of wealth, which we call commerce, has to a very large extent been based upon these over two billions of dollars of funds of life insurance companies invested in bonds and mortgages, and all this takes into no account the vast number of fraternal and assessment beneficial companies and societies and their dissemination of money in the way of death claims.

100% Protection

Why not assure yourself a life income in case of permanent disability, and at the same time provide your family with funds in event of death. Our policies also provide funds for you in your old age.

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H. W. Feeter, Manager

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