

The Economy of Life Insurance

The Greatest Plan which Civilization Has Invented, Presenting to Prospects an Unanswerable Argument.

By WALTER B. PASHALL,
President of the American Investment
Company of Oklahoma City, Okla.

No sane business man would feel safe without the protection of fire insurance, although he knows that a fire loss is merely an incident, while death is inevitable and certain. The insured against loss by fire only enjoys the assurance that if a loss should occur, he will be reimbursed, while the beneficiary of a life insurance policy knows that the day is inevitable and certain when the company must pay his policy if he keeps it in force. Thus fire insurance is a gamble of the insured, while life insurance is an absolute purchase of certain benefits.

Once I saw an advertisement of a life insurance company which represented the grim reaper armed with his ruthless scythe, on which was written a flaming legend which said: "I destroy all except life insurance and your hopes of the great beyond!" And this helped to convince me that life insurance was a pretty good thing.

Economy is the greatest virtue of mankind, because it creates and sustains and carries with it all the other virtues. It creates a sane wholesome viewpoint. It leads to the simple life, where we enjoy the necessities and look with ridicule and contempt upon foolish extravagance. And, above all, economy, persistently practiced, creates a courage in one's soul which enables him to live safely within his means and put by something for the rainy day, and pityingly smile at the fellow who feels that he must blow in every cent he makes in order to keep pace with his neighbors, friends and ene-

mies. Economy teaches us to follow a plan which we know will win, instead of trying to ape the extravagance of the fellow who has no thought of the morrow. It is only by economizing during the prosperous years, that we can save ourselves from the worry and and grief which sickness and misfortune are sure to bring.

Money has an earning power like man, except the dollar is never sick and never dies and works on through the heat and the cold alike and has no rainy day of rest.

Life insurance is the greatest plan of economy which civilization has invented and you have the unanswerable argument to the fellow who claims he can buy a \$1,000 bond or mortgage or deposit his money in a savings bank and draw the interest, because you only require him to pay a small premium and immediately increase the value of his estate \$1,000, while if he should invest or deposit the premium, he has added only thirty dollars to his wealth. Besides, the fact that he bought a life insurance policy will induce him to make an effort to take care of the succeeding premiums which he cannot postpone without loss, while his good intentions, which Byron immortalized, to create a saving fund, are too easily satisfied with promises and resolutions. You and your companies have long ago established yourselves behind a bulwark of safety. Even the rabble, in his day and time, knew that life insurance companies are the most scientifically perfect financial institutions in the country, and even if one of the smaller companies should go out of business, there are others better established who are always ready to take over the business of the liquidating company so that the interests of the policy holders are always fully protected.

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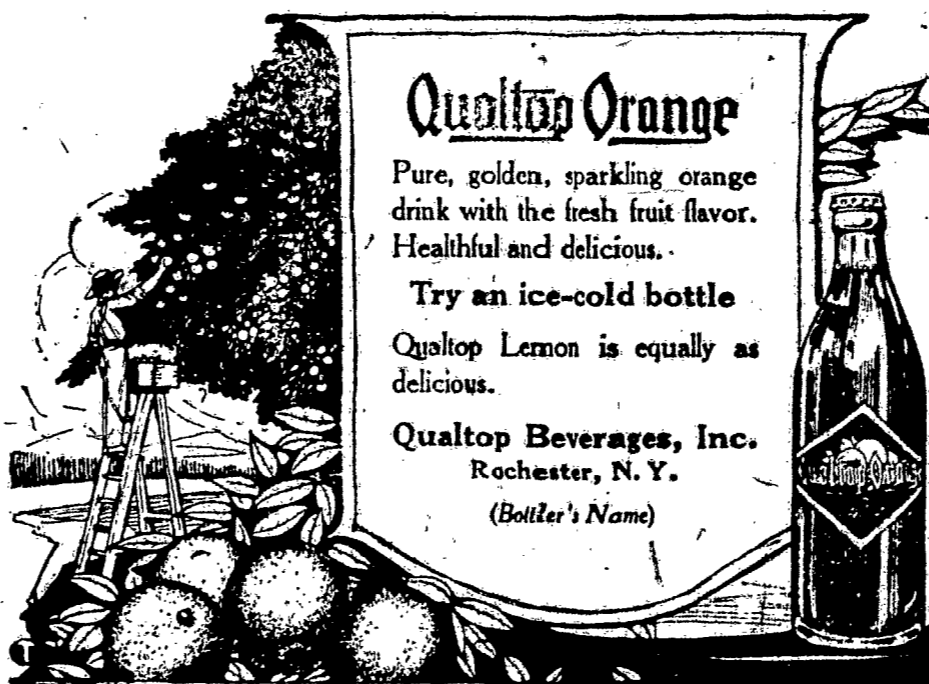
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