
Life insurance is money well spent

ANN LANDERS



Dear Ann Landers:

I am a 48-year-old widow with four children. My husband died suddenly of a heart attack last year. Needless to say, this has been a very difficult time, but thanks to my husband's loving

foresight, our family is doing well.

Throughout all the years of our marriage, in spite of tight budgets and financial difficulties, he maintained substantial life insurance policies on both his life and mine. Even with my full-time job, I would not have been able to manage had it not been for his insurance money. At least our children's grief over the death of their father was not compounded by the loss of their home and friends.

I am shocked by the number of women who have told me in confidence that they are concerned because their husbands have little or no life insurance. They have two cars, a boat, and costly vacations. They give their children music lessons, dancing lessons and orthodontic braces, but they ignore the possibility of

what their children would do if the principal breadwinner were to die or become disabled.

Many people have small insurance coverage through their work and believe it is enough. They need to wake up, Ann. It cost me \$15,000 just to bury my husband. I'd hate to think of where I would be now if that dear man hadn't loved us enough to make sure we were provided for after his death. – Carol in Martinez, Calif.

Dear Carol:

If ever there was a wake-up call, your letter is it. Thank you for a letter that could make a big difference in the lives of my readers.

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