

Homely Virtues of Life Insurance

To this department come from time to time accounts of incidents which have happened elsewhere than in the Philippines; they tell of little tragedies that ordinary attention to life insurance would have averted, and we are going to use some of them because they are as applicable here as they are in any other part of the world. But it is by no means necessary to go outside the Philippines, or even outside Manila, to turn up the dire consequences of the neglect of insurance. Example:

A man died recently in Manila with whom things had been going the wrong way for some years. His ordinary assets were encumbered, the clean-up went to his creditors. He had had insurance, but payments were behind. His dependents were left with nothing at all. This man's circumstances were such that he might have kept up his insurance; no doubt he intended to get round to doing it; he was in robust health, there really seemed plenty of time; but there was not plenty of time, an acute intestinal attack carried him off within a few hours after the first symptoms appeared. His policy was examined. It was still in force!

The hazards of existence are casual, fate a quixotic power. The main point in life insurance is to keep it in force. Plainly the purpose of it is to circumvent fate. It can and will do this, when kept going. It is an excellent means of saving, but its homely virtue of sheer protection is what makes it *insurance*.

Meet premiums when due.

Once a premium-due notice to a conscientious policy holder in Manila went astray. It was the second notice,

too—the last that would be sent. Maybe the mails were at fault, maybe something in the office. Anyway, at the proper time the man was told by the company that the time had gone by, the policy had lapsed. But he was told at the same time that there was a

been? Having experienced this call, he made better arrangements is now notified by telephone as well by card. There seems to be no lack of detailed attention to which reliable insurance companies will not go in order to keep policies in force. Policy holders in unbroken enjoyment of the protection they have sought.

The West Coast Life Insurance Company

offers

a full line of modern life insurance contracts designed to meet every need of business or personal protection.

For particulars and quotations consult the

Philippine Branch Office

West Coast Life Insurance Co.

Kneedler Building

Telephone 2-36-74

Manila, P. I.

provision whereby he could be reexamined by a physician and reinstated at the old rate; that is, the policy could be revived. He lost no time in having this done. But what a risk! everything depending upon another physical examination. This he was fortunately able to pass. Suppose he had not

Sometimes it pinches to meet premiums, but it's similar to remembering Mother's birthday—it gives you a lot of satisfaction. More, the just conceit it gives you adds an element to your reputation that the actual money put into premiums could never bestow.

The Insular Life Assurance Co., Ltd.

MANILA, P. I.

Low rates
liberal conditions
local investments
loans on real estates repayable monthly instalments, at
low interest

If a mindful man with a fixed salary dies, he will only leave a small saving to his family

FOR ABOUT ₱31.00 ANNUALLY

our company guarantees the payment of ₱1,000 to your wife or sons in case of death, or to the insured himself if he survives the policy.

Call or write for particulars to:

HOME OFFICE
4th Floor, Filipinas Bldg.
Plaza Moraga, Manila, P. I.
P. O. Box 128

C. S. SALMON
3rd Floor, Gaches Bldg.
Escolta cor. T. Pinpin 115
P. O. Box 734, Manila

V. SINGSON ENCARNACION, President

J. McMICKING, Manager

Leaving the payment of premiums in the charge of another than yourself places him vicariously between yourself and your family. And maybe he doesn't think as much of that family as you do. Called hurriedly out of town, a man left the payment of his premium to his partner, who, not vitally interested, allowed the days of grace to expire. The policy was impaired, could not be reinstated: ill-feeling between business associates, anxiety at the aggrieved man's home, new insurance at the higher rate for a more advanced age.

Husband:—"What would you do if I should die and leave you?"

Wife:—"Leave me how much?"

He:—"I haven't seen much of you lately, what's been the matter?"

She:—"I can't wear an evening dress all the time, can I?"