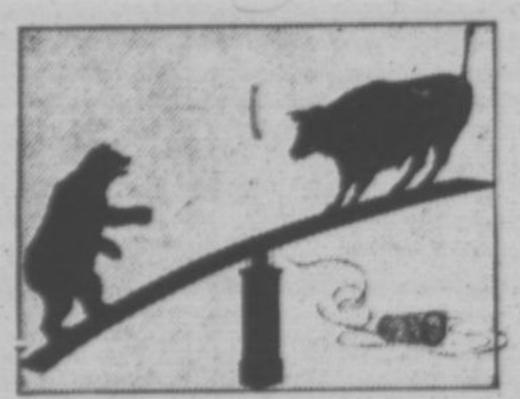
TOOK A BEATING IN THE Market"



When stocks went down in the bear market

"When stocks tobogganed last October I learned my lesson. No more wild speculation for me. This year I am putting every dollar I can into life insurance. Putting it in trust, too. So that my wife won't be caught the way I was."

How does such an arrangement work out? Simply enough.

Assign all your old and new policies to our institution as trustee. It is up to us to collect the insurance, invest it in A-1 securities, collect the income, and mail your wife a check on the first of every month.

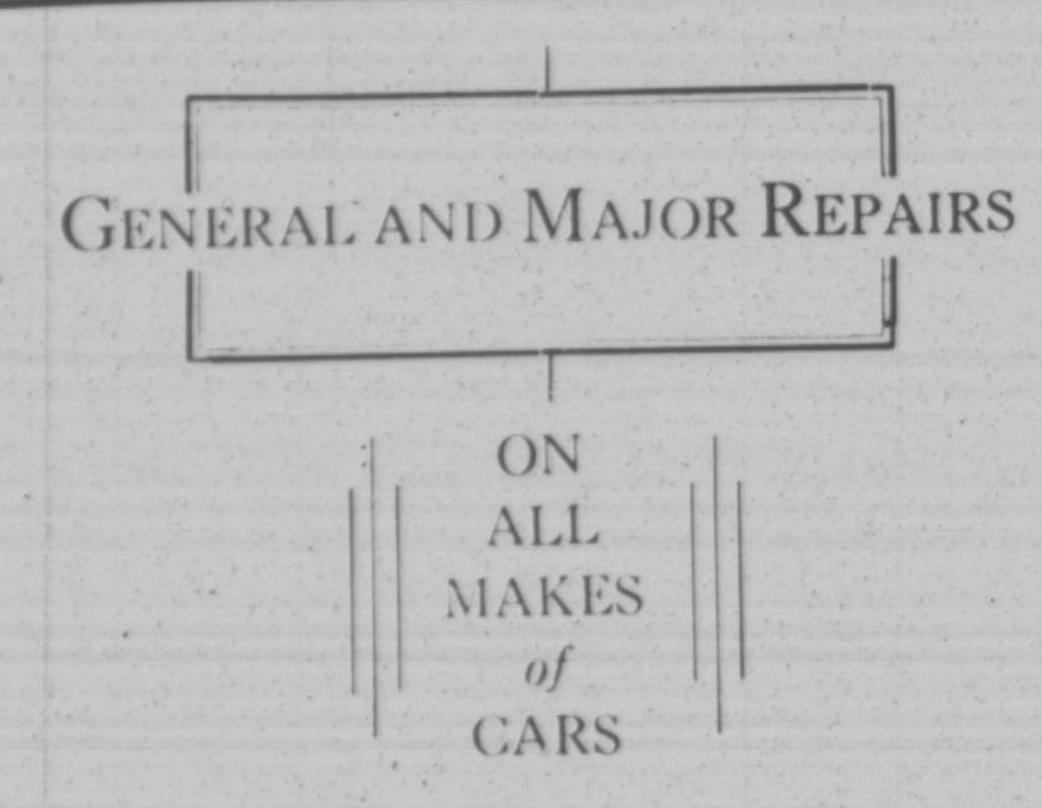
Suppose she needs extra money now and then? You can take care of that: Authorize us to make payments out of the principal when, if, and as needed.

What happens to the principal? That can be arranged for, too. After the Trust has been running a number of years, your wife can have the option of receiving everything in cash, or if continuing the regular-income plan as long as she likes.

A Life Insurance Trust can take many forms. Ask us about one to fit your needs.

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