

Business

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A most misunderstood product

Life Insurance is one of the most misunderstood products by the average Canadian. Why the misunderstanding in an age of knowledge and computers? It is my opinion that psychology and the insurance companies are a big part of the problem. Psychology hinders understanding because it is only natural for us to avoid thoughts of death unless such thoughts are thrust upon

us through the loss of a person close to us. The insurance companies contribute to misunderstanding through sheer numbers and competitive forces as more than 175 companies all try to scratch out a larger piece of market share. They have tried to do this largely by promoting individual names for what are basically very similar products. On the permanent insurance side we now have such

Wise Money
John Near



"brand names" as, Universal Life, Ultra Life, Preferred Life, and Adjustable Life to name a few.

Basically they all pay you whenever you die, but who would guess that by the myriad of names. On the term insurance side things are no better.

One final point of confusion is how the public is being asked to view the companies. Many insurance companies are now involved with real estate, trust companies, mutual funds, financial planning companies, and general insurance.

It really is no surprise then that life insurance has become confusing when you consider the rapid change taking place in the industry. How does one unravel the mystery?

THE CONCEPT

Life insurance is simply risk sharing. It began with groups of ship owners agreeing to share the financial burden if one of the members' ships was lost at sea. With respect to life insurance the loss of life creates a loss of future earning power. Since only a very few people will lose their lives early but no one individual can afford that loss, people share that risk by buying life insurance. Life insurance companies have become the organizers of public risk sharing.

EDITOR'S NOTE: John Near is a resident of Markham and is President of John Near Annuity & Insurance Agency Limited at 471-1415.

Business Briefs

Fertile ground

John Manley, the president of So-Green Inc. is the guest speaker today at the Markham Board of Trade's luncheon meeting. So-Green, started in 1953, has since become one of Canada's largest fertilizer manufacturers. Mr. Manley became president in 1980 and is currently promoting his "no filler added" fertilizer on television ads. He joins the ranks of other company presidents who endorse their products, such as Lee Iacocca of Chrysler and Dave Nichols of Gillette. The noon luncheon will be held at the Fire Fighter's Club on Esna Park Rd. in Markham.

Stopping crime

Markham's Board of Trade in co-operation with the Toronto and York Region Crime Stoppers, is presenting a seminar on crime prevention, investigation, the Young Offenders Act, and the Crime Stoppers program. Inspector Barry Delaney of the York Regional Police will introduce the guest speakers which include: John Cooper, an expert on the Young Offenders Act and a member of the Board of Directors of Crime Stoppers; and Mike Walsh of Markham's Wilmark Investigations, which is involved primarily in investigating internal theft. The seminar is slated for Tuesday, June 17 from 8:30 a.m. to noon at the Markham Fire Fighters Club. Tickets are \$15. For more information call 474-0730.

Trends of future

The York Technology Association presents the seminar "Trends in the Information Processing Industry; 1986 and beyond" at its last luncheon for the season. J. Mark Stirling, the President of International Data Corporation Canada Ltd., the subsidiary of the world's largest market research company, will discuss the future of the information processing industry. The noon luncheon is slated for Wednesday, May 28 at the Chimo Hotel at 7095 Woodbine Ave., north of Steeles Ave. Tickets are \$20. For more information call 883-1340.

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 -How to earn up to \$500,000 in tax free Capital gains.

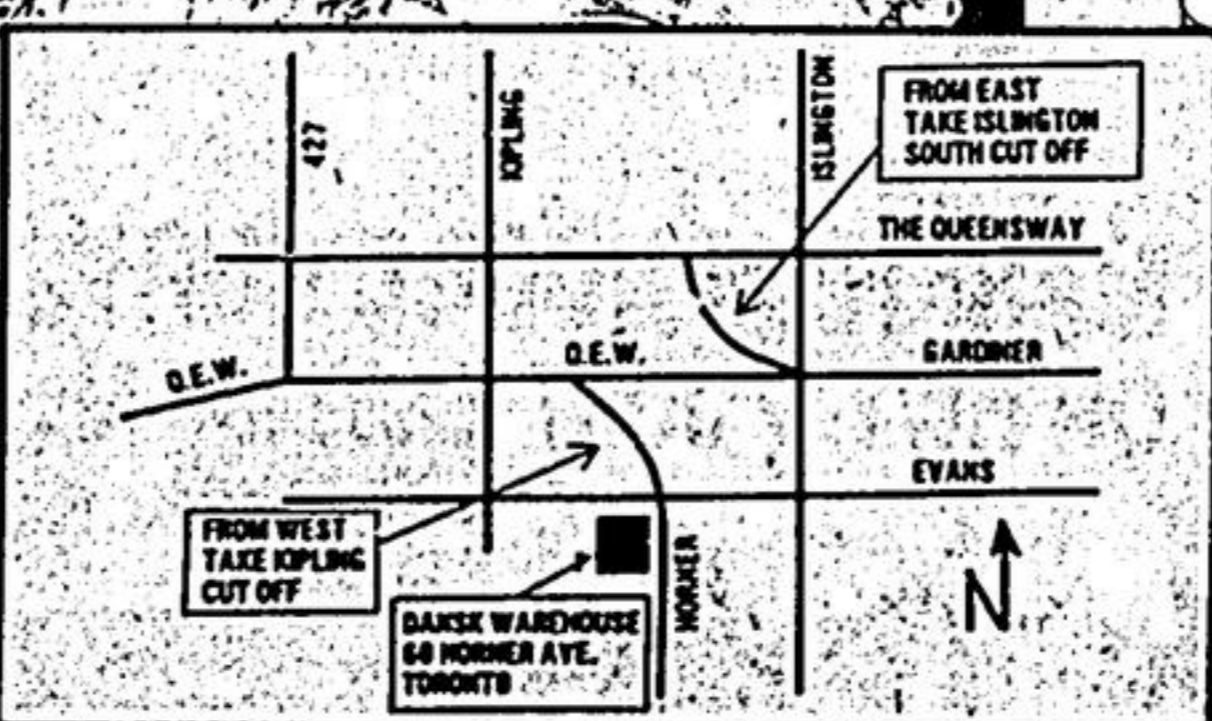
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