

## Women, Too, Own More Life Insurance

There was a time not too long ago when all a wife had to do when an agent came around to see her husband about life insurance was to serve coffee and cookies. In fact, not much more was demanded of her later than to remember where her husband kept the policy and, maybe the agent's name.

Traditionally, life insurance was developed to replace the income of the male breadwinner in case of death or retirement. Today, however, with more than half the women in United States contributors to family incomes, the loss of a daughter, wife or mother could deal a significant blow to the family's financial resources.

As reported by the Institute of Life Insurance, women increasingly are becoming owners of life insurance. In 1970 some 23 per cent of all ordinary life insurance policies were purchased on the lives of women, compared to 17 per cent some 20 years ago. Indicative also of the interest among younger women in life insurance, says the Institute, have been the results of a recent nationwide survey of finance-related attitudes of young people between ages 14 to 25.

Conducted by Gilbert Youth Research, Inc., it disclosed that two out of every three young women agreed that "life insurance is a great thing, everybody should have it," the sampling's most positive statement. The proportion for young men was one out of two.

Why do women buy life insurance? Mostly for the same reasons as men. They may have dependents whom they want to protect, or they want to build or supplement a retirement income plan for their later years. Others have policies to assist their children to get a higher education, or, perhaps, to pay off a mortgage loan on a house. Also, in these days of rising affluence and high taxes, some own policies to protect the value of their estates for their heirs. Women of means may also use their policies as gifts.

Apart from women who work outside the home, there are also the housewives whose loss could prove financially disastrous to the husband and family. In situations where young children are involved, it might mean, in ad-

dition to the heartbreak, steep financial expenditures for household help, not to mention the resultant loss of income tax advantages for the husband.

### Insurance protects their families

As for those who are either unmarried, divorced or widows, ownership of a life insurance policy represents protection for their families,

be they children or other relatives. According to the Institute, widowed, divorced or separated women account for a much higher share of policies purchased than do men of similar status.

For a woman of retirement age, owning a life insurance policy takes on added significance. A retirement income plan through life insurance can mean the difference be-

tween comfortable living — or just getting by. If she works for a firm which requires her to retire as early as at the age of 60, it also means she can start receiving income at the time most convenient for her.

According to the Institute, at the end of 1971, women were insured for some \$215 billion worth of life insurance. This represented a 121 per cent rise in their total ownership in 10

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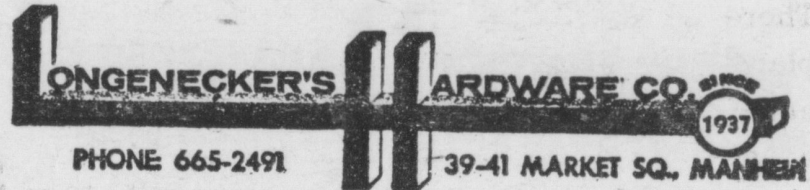
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### LEGAL NOTICES

#### LEGAL NOTICE NOTICE

On or before 3:00 p.m. E.D.-S.T. Thursday, June 8, 1972 undersigned will receive sealed bids in the offices of the School District in the high school on Pennsylvania Travel Route 141 in East Donegal Township for the old Marietta Elementary School in The Borough of Marietta on the south side of West Walnut Street.

For copies of the bid form or for inspection, contact Ralph E. Coleman, Director of Business at the school district office (P. O. Box 297, Mount Joy, Pa., 17552; telephone 653-1447).

Immediate possession upon settlement available. Other terms and conditions appear in form of sealed bid.

DONEGAL SCHOOL DISTRICT

By Dorothy J. Meade, Secretary  
Shirk, Reist and Buckwalter, Attorneys 7-6c



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