



Dear Ann Landers

DEAR ANN LANDERS: Last year at this time I was a secure, happy, wife and mother. Today I sit here wondering if I can get together the money to pay my utility bills before they shut off the electricity and gas. The grocer has been wonderful about credit. He knows I must feed myself and the five-year-old twins.

Fourteen months ago I received a phone call from a hospital across town. My husband was in critical condition. He had suffered a heart attack while driving home. By the time I reached the hospital, he was gone. I couldn't believe it. The man had never had a sick day.

The ironic part of this story is that less than one month before he died, I asked him to buy some life insurance. He refused, saying the smart thing to do is to keep his money in a savings account where it will produce interest.

When he died, the bank gave me the \$2,200 he had in his savings account. If he had bought the life insurance policy, I would have received \$50,000.

I loved my husband dearly, but I can't help feeling resentful. After all, the children and I were HIS responsibility. He should have looked out for us. I hope you will print this letter. Maybe someone will learn from it. - **HIS WIDOW**

DEAR WIDOW: Your husband made a mistake, which unfortunately you and the children are paying for. Put aside your resentment and accept the fact that he was not inconsiderate. He was ignorant.

DEAR ANN LANDERS: I have read with interest several letters in your column from widows whose husbands had very little life insurance, or in some cases, none at all. Some of those widows were bitter because their husbands had not "planned ahead." But in my case, I was the guilty party.

Every time our agent suggested that Mel increase his insurance, I came out with that stupid remark, "We're insurance poor." The truth was that I, like so many other wives, thought my husband would live forever. Widowhood was something that happened to other women. Today, I'm that other woman.

Last week, while going through my husband's desk drawers, I came across a proposal for \$40,000 of life insurance. It was dated five months before Mel died. It was a good plan, and we could have afforded it. Our agent was trying to help and I knew it, but Mel was in good health, and I figured I could use that \$21.57 a month toward a new TV. Today I'm working in a steak restaurant trying to keep my family together. Believe me, it's tough. I hope you will print this letter for the benefit of all those wives who don't appreciate life insurance as much as widows do. Sign me - **KICKING MYSELF IN WINSTON-SALEM.**

DEAR FRIEND: *Twenty-twenty hindsight is easy. The family that looks ahead and makes provisions for long shots is the one that sleeps better at night. I'm sorry your husband didn't override your veto. Good luck to you, dear.*