

# For the Sake of Your Loved Ones, Get Life Insurance

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By Ben Stein

Now for a few words about the men and women who sell life insurance: Life is an extremely uncertain and difficult process. In it, we find many people and situations that bedevil us.

There are bullies and cheats in school and in adult life. There are tricksters and liars and recessions and illnesses. There are people who make it their life work to torment those around them. And there is fear of pain, of loneliness, of economic insecurity, of life itself.

In this world, many tens of millions of us are blessed enough to find a husband or a wife, a soul mate, with whom we share our lives. If these bonds endure for a long time or even a short time, we know that, in a world where roughly 7 billion people do not care if we live or die, this mate cares about our every pain and ache and every mood and touch.

In my own small world, I have been married for roughly 42 years to a wonderful woman. We have had our ups and downs, but she is by far the finest human being I know. Her kindness and caring and indulgence of me and my endless faults and cruelties is superhuman.

Partly as the result of her own labor when she was a lot younger, partly as the result of my parents' work and prudence, partly as a result of my own hard work and good fortune, she has become accustomed to a certain comfortable way of life.

We don't drive Bentleys or wear tiaras or Rolexes, but we live decently. She grew up in far more modest circumstances, and it gives her great pleasure to live the way she does — the way we do.

The cruel truth is that, by almost every available metric, it looks as if I will predecease her.

When that happens, if it does, she is going to have to accustom herself to a very different way of life from what we have now: a lonely, empty home, at least for a while, no one to share her memories with — because we were basically barely more than children when we met, and no one to give her medicine when she has heartburn.

The one thing I can give her after I am gone — I hope — is freedom from fear of economic insecurity. I can, and plan to, leave her enough so that she can live out her days without having to worry about paying for the basics and a few luxuries of life.

I would think that every spouse, especially every breadwinner, wants to do the same for his mate. Mostly, in my case, it will come from pensions I earned while working in Hollywood and from my savings and investments (which some years look good and some years look bad).

But a large chunk will come from life insurance. I can, and have, arranged that, when I enter immortality and say hello to my parents, she will not have to worry about money, at least not about money at a reasonable level. With respect, it is a moral duty for husbands to do something like this for their wives and minor children — to leave them in economic security, at least of a basic sort, when they pass on.

The men and women who can make that happen even in the worst, rockiest economic climates, even in times of extreme uncertainty are called insurance agents (or brokers).

They sell two of what Franklin Delano Roosevelt considered the most basic freedoms of human beings: freedom from fear and freedom from want. They make certain that the breadwinner can show his love (or her love) in even the most desperate situations. I have seen the difference they have made in the lives of family left behind. It is dramatic.

I wish I could show to every man who has not bought life insurance, or enough life insurance, how fearful those left behind without enough money are, and how relatively comforted and grateful those who have enough insurance are.

If husbands could take a moment to foresee what their potential widows' lives would be like without their regular paycheck or pension check, their very next call would be to their insurance agent.

Of course, times are tough. We all know that. Almost everyone has been hit hard. I know I have been. But what is more of a necessity than keeping your loved ones secure? What expense is more responsible and adult than sacrificing now to take care of those you love down the road when the inevitable happens?

I don't work for an insurance company or agency and no one in my family does. But I see the look on my wife's face when she's napping beside me, and that's enough to say what I just said.