The United States National Bank of Portland, Oregon, states that—

"In administering hundreds of estates, we have found too much of almost everything—

"Too much due to banks and brokers.

"Too much unimproved real estate.

"Too many insecure bonds.

"Too many speculative stocks.

"Too many heirs for the amount available for them.

"But never too much life insurance".

The United States Supreme Court, in 1911, said, in an opinion rendered by Mr. Justice Holmes:

"Life Insurance has become in our days, one of the best recognized forms of investment and self compelled savings."

Most well-planned estates include an adequate amount of life insurance to provide liquid funds to pay taxes and expenses. (Author's note.)

