

A photograph of a man, John Horsley, standing between two young boys, Dave and Nate, in what appears to be a bakery. John is in the center, wearing a grey polo shirt and blue jeans, with his arms around the shoulders of the boys. Dave is on the left, wearing a blue denim jacket over a grey t-shirt, and Nate is on the right, wearing a dark grey t-shirt and blue jeans. They are all smiling at the camera. The background shows bakery equipment and a sign that says "LUCKY".

John Horsley with his sons,  
(from left) Dave and Nate

# Understanding Its True Value

Running a bakery—with crack-of-dawn start times and seasonal crunches—can be tough, but Sherri and John Horsley loved their small business. It also allowed them to spend time with their sons, Nate and Dave.

The couple met with their insurance professional to ensure that their business and their futures were financially secure with life insurance. As the business grew, they increased their coverage as well.

Then Sherri discovered a lump, which doctors told her was breast cancer. While she bravely battled the disease, it took her life at just 45. Life insurance was there to help the family and the business after Sherri's death. As John says, "Life insurance has made all the difference in the world to us. I can say that the sacrifice of putting money aside for life insurance is totally worth it."

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