



Coleen Stokes and her grandson, Nathan

The Responsible Thing to Do

Summer was much like her name: bright, bubbly and energetic. She was also hardworking. At 22, she was managing her own household, working full-time as a waitress, while attending school with dreams of becoming a doctor.

She would stop by the insurance agency each month to pay her auto insurance and was always greeted by insurance professional Christie Trahan. One month, Summer revealed that she was expecting a baby. Christie was thrilled for her, but also knew she had to talk to Summer about something more serious: life insurance. Summer listened carefully, but said she'd think about it. Money was tight for the single mom-to-be; she also wanted to discuss it with her mother, Coleen.

After asking her over the course of several months, Christie told Summer that she felt she needed to ask one last time: "Are you sure you don't want to buy that life insurance?" At \$12 a month, Christie felt that it was affordable even for a working student. Summer agreed,

saying that she knew it was the right thing to do, even though her mother had advised her to wait.

That was a fateful decision. Just nine months after Summer gave birth to Nathan, she was struck by a car while walking and killed.

After the accident, Coleen called Christie to ask if Summer had gone ahead and bought the policy. Christie assured her she had. Relief swept over Coleen, as she now had funds to give Summer a beautiful funeral. The death benefit also allowed Coleen to take a leave of absence from her job to take care of Nathan.

Nathan is now a happy 5-year-old, and Coleen has officially adopted him. She set aside the remaining money from Summer's policy for Nathan to use for college. "I'm so proud of Summer for making that wise decision for Nathan," says Coleen.

 Watch Coleen's story at lifehappens.org/stokes