

THAT AFTERNOON a gentlemanly agent called upon him, and was somewhat surprised to find him ready, and even anxious to "Talk Life Insurance." The agent did not know of the vision which even yet lingered in his mind, and as he explained the different forms of policies issued by his Company, he found himself addressing a deeply interested auditor. The policy finally decided upon, provided for a cash surrender value at the end of 20 years, as that plan for a young man seemed to combine the two very desirable features of provision for the family in case of death,

and provision for old age in case he outlived the 20 year period; so as he expressed it himself, he was "a sure winner in either case." A new light had dawned upon him as the agent had presented the different plans for his consideration, and it was to the effect that it did not matter what the plan was on which a man took insurance in an old line company, he could never pay them as much as they would pay him if he lived, or his family if he died.

