



THEN the scene changed; and looking down the years, the young man saw himself still *hoeing away at the same old row*, where he began in early life. Getting to be an old man now, with health impaired so that no old line Insurance Company will take him. How gladly would he insure now, but it is too late. Twenty years ago he could have taken a policy, the cash value of which would have been sufficient to care for him in his old age, but he failed to do it. Now, with no savings from the earnings of the past, he sees old age but a few years ahead, and nothing with which to smooth the path, that leads ever—toward the grave.

ge on
ely."
omed
n and
by a