a different aspect; he may think that his chances of life are equal to those of the majority of lives of his age. Just here the fairness of the method shows itself. The company says: "We will let the future decide which view of the case is the correct one. The extra premium or lien shall be payable only by those who do not live out their expectation, while those who *do* live out their expectation, or whose death is due to accident alone, will pay nothing. Moreover, every year which the assured lives is additional evidence in support of his claim that he is a normal risk, and we recognize that fact by reducing the lien from year to year—until, if the assured outlives the term, the lien ceases altogether."

Certain classes of sub-standard lives may be safely accepted on endowment plans, and the agent often has the task of placing an endowment under these conditions with a man who has applied for a 20 payment life or some other policy. His task, in such a case, is comparatively easy, because his client is not being discriminated against relatively to other lives of the same age. He is limited to an endowment policy, it is true, but he can obtain that endowment on precisely the same terms as are offered to the finest risks. The chief difficulty, of course, is to reconcile him to paying for an endowment in place of the lower priced life plan for which he applied. Still, the agent should succeed in the majority of such cases, especially if he makes the most of the very natural alarm which will be aroused in his client's mind when he hears that his expectation of life is considered as below the average. The logical result will be to make him realize the importance of life insurance as never before, and the agent should seek to make the realization still more vivid by repeating