

Life, Fire and Accident Insurance Agency.

Clifton Springs, N. Y. Dec 9th 1886
Per W. H. Felder -
Bridge ton N. Y.
My dear Sir -

I have delayed
answering your favor of November -
until I could hear from our Bond
Agents and enclose their reply to
your queries - which I hope you will
find satisfactory - In one thing you
appear to be in error - Your policy
is not an Endowment - but a 10.
year term life policy - That is you
pay premiums for ten years in full
if you prefer - or use the dividends
as they mature in part payment
of the premium and after the 10th
annual payment you have done.

assuming - The policy that is the \$5000 - is
transferable at your death - the same as the
to no distribution plan would have been -
After the 10 annual payments your expense
stops - not on your dividends they will
continue as long as the policy is
in force - I hope you called at the home
office when in New York as they could
explain everything much better than I can
write it - The commission off - I sent
you was all right and as I intended it
and am glad to be able to make it to you -
Being a clergyman and a non resident - are two
very good reasons why I am glad to make
this donation of a large share of my commission
hoping that you are fully satisfied
and pleased with your policy

I am
Yours truly
Geo. W. Higginson