

There are some things that we just do not understand or appreciate until we are older. This is true for many things. When I was in high school and college I took history classes because I was told I had to in order to get my diploma. I had no interest in history. I would study for the tests and pass the class and get the credits and promptly forget everything that had been discussed in the class. I was into the here and now. Now that I have gotten older I find that I love watching television documentaries about history. My husband and I have even discussed taking a history class at the local university to learn more about the history of our state. When I was in school I was too concerned about looking what was ahead of me that I did not care about what had happened before. Now that I have experienced some history in living for a while I am more interested in past events.

I had a similar situation with my parents and a life insurance policy. When I was sixteen my [parents bought a life insurance policy for my. It was a twenty year policy that would pay our dividends after thirty years. I remember my parents explaining to me that they would pay the life insurance premiums until I was out of school and had a full time job. At sixteen I did not think this was any big deal so I just shrugged it off. When I had completed college and started a job my mother gave me all the information about the insurance and told me that it was time that I started paying the life insurance premiums. She stressed that they had paid in for six years already so I should continue to pay them. The life insurance premiums were very reasonable because the policy had been taken out when I was so young. I would pay the life insurance premiums twice a year and forget about them until the next notice came. When I got married I notified the company that I had a change of name and address. When I turned thirty six the company sent me notice that the insurance premiums were paid in full and that I would be able to start collecting dividends on a monthly basis when I was forty six or I could let them accumulate. We were raising our family and working full time I did not take the time to look into the benefit.

Now that I am seriously looking into retirement and looking at my income resources I realize what a special gift my parents had given me. I will be able to draw out a monthly income to supplement my retirement plan. In hind sight I wish I would have done the same for my children.