

ium or a tax assessment or a bill that you were not expecting.

Somebody always is asking questions at the window when you are in a hurry to buy a ticket.

When you think you are going to be able to save money there always is something that has to be repaired.

However, there always is a good time coming. — Chicago Record-Herald.

**The Laconic Senator**

Not for the multitude but for the fewness of his words is Senator Lane of Oregon likely to become famous. Asked to contribute a sketch of himself to that annual of shrinking

modesty, the Congressional Directory, Mr. Lane wrote:

"Harry Lane, democrat, of Oregon, term expires March 3, 1919."

When asked how he liked his senate job he replied:

"I feel perfectly at home here. I was superintendent of the Oregon insane asylum before I was sent here."

—From "The Office Window" in the N. Y. Mail.

**The Fatal Stop**

Automobile Salesman—And whatever speed you may be going, when you put on this brake you stop in five yards—dead.

Prospective Woman Purchaser—How dreadful! I've always thought they were so dangerous.—Punch.

**Poor Ikey**

"Don't fool, Ikey is a sick man," said a Hill dweller to Tom Reilly. "All the time he hollers mit one hand for ice water and mit the other hand for the doctor."—Newark News.

**Usual Treatment**

"Mrs. Brown has the kleptomania." "Indeed; what is she taking for it?" "Anything that looks good to her?" —New York Times.

**Village Philosophy**

Light reading lights no candles in the dark places of the mind.

Some folks wait for success as though it had a special track laid right by their door, and was due to arrive on scheduled time.

Religion with some people is a thing to be endured with fortitude.

To keep a friend you must be such a friend to him as not to lay the pain of your own troubles upon him.

The midnight of ignorance is the ignorance of one's own ignorance.

Advice is so cheap that nobody even makes a pretense of respecting it.

If some folks knew themselves as they really are they would scratch their names off their own visiting lists.

An empty mind is so small that it doesn't note the vacuum.

The only good thing about worry is that it gives some folks an occupation that keeps them from meddling with other folks' business.—M. G. R., in Sioux City Journal.

**Pointed Paragraphs**

Enthusiasm makes heavy work light.

And many a toothless person indulges in biting sarcasm.

A mean man always measures the world by his own standard.

When a man puts his foot in it he feels like kicking himself.

And many a self-made man has been unmade by a tailor-made woman.

The more rights a woman has the less she cares to talk about them.

When a couple are divorced the real reason doesn't always show on the books.

The high cost of living still enables home to pose as the dearest place on earth.—Chicago News

**Quaker Quips**

Flattery among friends is a case of either make or break.

Many a man has one wife too many who has only been married once.

Many a man's wasted energy is restricted entirely to praising himself.

The fellow who pats himself on the back is quite satisfied to stand pat.

Instead of taking time by the forelock some people are satisfied to hang onto his coat tails.

Tell a girl she has dreamy eyes and she will generally prove that she is wide awake.—Philadelphia Record.

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**SOME DEFINITIONS**

**Life Insurance.** A contract by which a company, in consideration of the payment of certain premiums, agrees to pay a definite sum at the death of the person whose life is insured, either to his estate or to his beneficiary.

An endowment policy as distinguished from a life policy is one that is payable to the insured should he survive a certain period, called the endowment period. In case of his prior death then the insurance is payable to his beneficiary.

**Dividends.** The return by the company to the policy holder of the over charge in the premiums paid. These vary according to the death rate of the company, the interest earned on its investments and the cost of conducting the business. Dividends on life insurance policies do not represent profits. This should always be kept in mind.

When the insuring public understands the nature of so called dividends in insurance, that these dividends do not represent profits at all, but the return of an overcharge pure and simple, a very pertinent inquiry is, "Do not some companies issue policies at a lower premium rate and thereby let the policy holders keep the 'dividends' or 'over charge' in their own pockets?"

For rates on such policies write,

**Annual Dividend.** The amount returned at the end of each policy year, being the over payment made at the beginning of the year.

**Deferred Dividends.** The amount returned at the end of 10, 15 or 20 years, being the aggregate over payments made at the beginning of each year. Only those policy holders who live to the end of the deferred dividend period and who pay all the premiums on their policies participate in this return of the overcharge. The portion belonging to those who lapse their policies, or die before the distributing period, is forfeited.

**Guaranteed Dividends.** The repayment of a stipulated amount of the premium collected, as five per cent or nine per cent. The amount returned is collected at the beginning of the policy year and repaid at the end. In other words the premium paid is increased by just the amount which the company agrees to return.

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