

Whether Common or Not

Old Fashioned Folks

Old fashioned folks! God bless 'em all!
The fathers an' the mothers,
The aunts an' uncles, fat an' tall.
The sisters an' the brothers,
The good old fashioned neighbors,
The passing time improves 'em,
They still drop in to chat with you,
Whene'er the spirit moves 'em.
The simple, unaffected folks
With gentle ways an' sunny,
The brave and true
That live life through,
And stay unspoiled by money.

Old fashioned folks, that live and love
And give th'ir service gladly,
An' deem their n ighbors worthy of
Their help when things go badly.
The simple sharers of our joys,
Sweet ministers in sorrow,
They help the world to keep its poise
An' strength for each tomorrow.
The simple, unaffected folks,
That live for all about 'em,
God bless 'em all,
This earthly ball
Would dreary be without 'em.
—Edgar A. Guest, in Detroit Free Press.

Where Lincoln Was

Old fashioned folks, of solid worth,
On them a benediction!
The joy an' comfort of the earth,
Its strength, without restriction,
The charm of every neighborhood,
The toilers uncomplaining,
The men an' women, pure and good,
Of fine an' honest graining.
The plain and open hearted folks
That make no fad a passion.
The kind an' fair
That do not dare
An' are not slaves to fashion.

Everybody, of course, has heard all about Strickland Gillilan's little verses—or they might have been written by Frank L. Stanton—or anybody might be proud to have written them—about the little youngster who wound up his tale of woe:
They're always a-washin' somebody,
An' most of the time it's me.
But here is a better one, even,

LIFE INSURANCE vs. INVESTMENT

Often when one is solicited to take out a policy on his life in an old line insurance company, the reply is made, "I can do much better with my money than to pay it out for life insurance." As truthful an answer might be made as to fire insurance. But let us investigate the subject a little.

According to the American Experiment Tables of Mortality, and these tables are now generally used by the life insurance companies of America, a certain number die during each year at any given age. If we take age 27, eight out of each one thousand will die within the first year and each year thereafter until the eleventh year, when the number will increase to 9; the nineteenth year the number dying will be 10; the twenty-third year 11; the twenty-sixth year 12; the twenty-seventh year 13, and so on. In thirty years 291 out of the original 1,000 will have passed away.

In grouping of five-year periods, the results would be as follows:

In 5 years 40 will be dead.	In 20 years 47 more, or 172 in all.
In 10 years 40 more, or 80 in all.	In 25 years 53 more, or 225 in all.
In 15 years 45 more, or 125 in all.	In 30 years 66 more, or 291 in all.

Now suppose we take 2,000 men, all married, 27 years of age, and divide them into two classes of 1,000 each. We will assume that each person can invest \$100 a year; that is, he can safely set aside that much of his earnings. Those in one class decide to buy life insurance; and at that age \$100 a year will buy an Ordinary Life Non-Participating policy for at least \$5,800. Those in the other class put their \$100 a year in investments such as mortgages, bonds, savings banks, lands, or mercantile enterprises, in which it is assumed the returns will equal 4 per cent compound interest net, which is a good fair rate, and far above that made year in and year out by the great majority of men. At the end of the first year eight in each class will have died from various causes—accidents, typhoid fever, pneumonia, and the like. The accounts then stand:

LIFE INSURANCE CLASS	INVESTMENT CLASS
8 widows each receive \$5,800, or a total of...\$46,400	8 widows each receive \$104, or a total of.....\$832

Let us go on a few years:

8 widows receive \$46,400	8 widows receive \$1,696
8 widows receive \$46,400	8 widows receive \$2,600
8 widows receive \$46,400	8 widows receive \$3,536
8 widows receive \$46,400	8 widows receive \$4,504
8 widows receive \$46,400	8 widows receive \$5,520

It will not be until the end of the thirtieth year that the widows of those in the investment class will receive as much as the widows of those in the life insurance class. In those thirty years 291 widows have received \$1,687,800 from life insurance companies, while the other 291 widows, whose husbands put \$100 a year into investments, receive only \$804,600; or for every dollar the latter class received, the former class received over two dollars.

In the above illustration we have assumed that the men in the investment class would invest \$100 a year each year for thirty years, and that their investments would yield 4 per cent compound interest net. As a matter of fact, few men would put aside \$100 a year in any such manner. They might for a year, or possibly several years, but a time would come when it would not be just convenient to do it, and there would be delay. The delay of one year would become complete omission the next year or the year after. So, without any intention to do so, and without particular fault on his part this self-imposed yearly investment will not be kept up. Again, the investments will not always yield 4 per cent. Sometimes they will yield nothing, and at other times a portion or all of the principal will be lost.

Considering all these things, is it not better, safer, and more profitable to put a portion, at least, of one's income or wages into a life insurance policy in some good reputable company?

THE MIDWEST LIFE

N. Z. SNELL, PRESIDENT

A NEBRASKA STOCK COMPANY

SELLING NON-PARTICIPATING LIFE INSURANCE ONLY
FIRST NATIONAL BANK BUILDING, LINCOLN.

than that. It is said that once in Washington at the old Baltimore & Ohio railroad station a man was looking for Abraham Lincoln. An attendant pointed the then little "Tad" out to him, saying that the lad ought to be able to say where his father was.

"Tad" said: "No, sir, I can't go and find father for you. He told me to stay right here. But if you'll go out there," pointing to the platform, "and see a man helping somebody—that's him."—Louisville Times.

"Bryan, the Saint," Pleases the Judges

One contribution that won the applause of the entire committee of judges in a recent contest is printed below. Whether all were democratically inclined or merely amused at the child's artless query, the members of the committee declined to positively state.

The one fact that prevented this contribution ranking with the best in the final elimination process was that the child was 6 years old, whereas the age limit prescribed in the contest is 5 years. Nevertheless, the judges were emphatic in their request that the story be published, as it is a truly representative childish saying, typical of the occasional breath-taking remarks that emanate from a youngster. This is the story:

"Margaret, 6 years old, came home on St. Patrick's day and wanted to know who St. Patrick was.

"I told her he was a great Saint and that he had been dead many years. She thought a minute and then concluded:

"Well, they're all dead now—but Bryan."—St. Louis Republic.

One of President Wilson's Favorite Stories

An old negro went into a drug store in Richmond and said: "Boss, will you please, suh, call de colonel on de telephone?"

"Yes," and he called the colonel. The old darkey said: "Colonel, dat ar mule done stall right in de main street right out here in front of de store.

"Yaas, suh; I done tided strings round his ears, but he didn't budge.

"What's dat? What's dat? Yaas, suh, I build a fire under him, but it didn't do nuthin' but scorch the harness.

"Yaas, suh; yaas, suh; I took de things out, but he wouldn't budge.

"Yaas, suh; yaas, suh. What's dat?" "No, suh; no suh, Colonel, I didn't twist his tail.

"Yaas, suh; yaas, suh, another gemmans twis' his tail; he look like a northern gemman.

"What's dat, colonel? Yaas, suh, dey tuk him to de hospital.

"No suh; no suh; I ain't heard yit."—Richmond Journal.

A Matter of Name

Came a smile from Senator Henry Cabot Lodge, of Massachusetts, when reference was made at a recent banquet to the wonderful names that are frequently selected for different organizations. He said it recalled an incident of the suany south.

Some time ago two deacons of a colored church chanced to meet on their way to the regular Wednesday evening service and after an effusive greeting on the part of both, the conversation dwelt on a society that was being organized by the women of the congregation.

"It am jes' dis way, Bruddah White," earnestly remarked one of the pair, "I doan believ in callin' dat society de 'Ladies' Auxillary' fo' de reason dat it looks like we was imitatatin' de white folks."

"Dere am wisdom in what yo' say, Deacon Snow," admitted Deacon

White. "It subly oughter be sumpin' else. Hab yo thought ob any uddah name?"

"I hab indeed, Bruddah White," was the ready response of Brother Snow, "an' I hab come to de conclusion dat de ladies jes' can't do no bettah dan call it de 'Colored Supplement.'"—Philadelphia Telegraph.

A Mild Beginning

Speaking of neighborly feuds, Congressman Raymond B. Stephens of New Hampshire recalled a grievance entertained by a farmer named Brown.

Brown, it seems, had a difference with a neighbor over a boundary line, and after six months of vocal scrapping across a 10-acre lot, the dispute finally reached such a stage that a lawyer was consulted.

"I want ye ter write him a letter," said Brown to the legal party, "an' tell him that this gosh-dasted foolishness has got ter stop. I'd write it meself only I hain't got the legal heft ter do it."

"I guess it can be done all right," returned the lawyer, thoughtfully. "What do you want me to say to him?"

"Waal," said Brown, after a moment's reflection, "ye might begin by telling him that he's the meanest, derndest, lyin'ist, thievin'ist, lopedared cuss of a crook in ten counties, an' then kind o' work up ter what we really think of him."—Pittsburgh Chronicle-Telegraph.

First Impressions

Ex-Senator Clark had just bought at a sale in New York, a wonderful Ispahan rug for \$21,000. To a reporter who said that he saw nothing remarkable in the faded antique rugs and carpets spread about him Mr. Clark said:

"You are not familiar with this subject. It is so with porcelains, with jades, with enamels—one's opinions and criticisms at first are rather absurd.

It's like the young woman's first view of the sea. She was a servant, she had never seen the sea before, and her mistress, nodding toward the great, windswept expanse of ocean with its gulls and flying clouds and distant sails, said:

"There, Mary, is the sea. What do you think of it?"

"Oh, mum,' Mary cried, 'it smells just like oysters!'"—Washington Star.

Inadequate

Dr. Jacob Gould Schurman, president of Cornell, says that socialism would reduce the world to an equality not of prosperity, but of poverty. "Socialism is inadequate," said Dr. Schurman, in Ithaca, the other day. "It is as inadequate as the theological student's chance.

"In a theological seminary the professor of pulpit oratory, who was something of a hustler, was about to begin an examination. Accordingly, nodding to a young man on a front bench, he said:

"Mr. Smith, there is the platform; your time is two minutes; your subject, the proof of the immortality of the soul."—Washington Star.

Took Advantage of His Opportunities

According to a news story sent out from Wooster, Ohio, John D. Rockefeller was aided to increase his fortune and keep the wolf from the door a few days longer through a tip he obtained from a Bible verse in the book of Exodus which recites how Pharaoh's daughter made a basket of bullrushes for the child Moses and daubed it over with pitch. One of John D.'s smart agents reasoned that