

## TWO INCIDENTS

"Yes, I just got back from Norfolk, Nebraska. A successful trip? Well, yes. But a strange thing occurred down there.

"You know, I've been in the life insurance business for fifteen years. It so happened that one of the first men I ever solicited lived in that section of the country. He was a very likable fellow, a farmer about thirty-five years old, with whom I struck up quite a friendship. One night he invited me to his house for supper. He lived on a farm about three miles out from town. I remember I brought up the subject of insurance on the drive out. He seemed interested, but when I pressed the matter, he said, 'My wife does not approve of insurance,' in a way that put a stop to all argument. Mentally I resolved to have a talk with his wife myself.

The wife met us at the door, and as I looked at the gentle, smiling face, I felt small doubt of my ability to convince her. Supper over, my host and I sat and smoked. From the kitchen came the faint clatter of dishes, punctuated by the merry skirmishings of the children. Then a door slammed and all was quiet. Or, no, not quiet. In the adjoining room some one was gently moving about, and at intervals we could hear the sounds of baby laughter. Presently the footsteps ceased, and a soft voice began to hum a drowsy sort of thing, which almost sent me off into the Land of Nod. The baby's voice grew fainter and fainter until at last we could hear it no longer.

### THE WIFE OBJECTS

"I hated to break the spell, but felt I must. So, with no particular prelude, I began my line of argument. My friend listened, now and then asking a question, or nodding his head in assent. I felt that the psychological moment for asking him to sign on the dotted line had arrived. Suddenly I was conscious of some one else in the room. I turned around, and met the cool, determined gaze of my hostess. She still held the sleeping babe on one arm.

"I heard you talking," she said, "and I wish to say that we don't want any insurance. The money is needed for groceries and coal. In case anything should happen to my husband, my parents would be glad to help, or I could earn money myself."

"I started to remonstrate.

"No, there is no need of talking," she said, "I simply don't believe in the principle of the thing."

"And this I found to be indeed the case. After putting the baby in bed, she came into the room and sat down. I argued, pleaded, and explained, while the husband sat quietly smoking his pipe. No use! She remained absolutely unchanged in her opinions, if anything becoming a bit more fixed and immovable in her beliefs. Well, I finally owned myself defeated and gave up.

### THE HUSBAND'S DEATH

"I left town in a few days, and had almost dismissed the incident from my mind. One morning a month later, I picked up a paper and read of my friend's accidental death. He had been hauling hogs to market, when his horses had shied at an approaching train, turned a quick corner, upsetting the wagon, throwing and instantly killing the driver. I felt a keen sense of loss, as I had liked the man immensely, and I remember of vaguely wondering whether the wife would return to her father's.

"A week ago, I happened again in the same vicinity. A similar circumstance came up. I had all but 'written' a man, when his wife objected. I endeavored to overcome her prejudices. She declared they could get along very well without life insurance. Having exhausted all my arguments, I appealed to a middle-aged lady who had been sewing over by the large bay window. She looked up, and I had only time to notice the careworn droop of her, when she rose and quickly left the room.

"Perhaps her face recalled some one remotely familiar, although I was not at the time conscious of this. At any rate I was suddenly minded of that other experience. I voiced my thoughts and told the story just as it had happened those many years ago. All at once an idea struck me.

### THE SIGNED APPLICATION

"Why, you must have known the Allens!" I exclaimed. "They only lived a few miles from here. She was left alone, with five children to support."

"The room was very quiet for a moment. I saw the wife glance at her husband, then back at me. Finally—

"That was Mrs. Allen who just left," she remarked quietly. "She has had a pretty hard time of it. Her parents had financial reverses and could not help her. She has been sewing for us and others for several years now."

"And that time I wrote the application in THE MIDWEST LIFE, the company I now represent."

## THE MIDWEST LIFE

N. Z. SNELL, PRESIDENT

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SELLING NON-PARTICIPATING LIFE INSURANCE ONLY  
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## WHILE THEY LAST

Address Order for Above Cards to THE COMMONER, Lincoln, Neb.

## Whether Common or Not

### Locust Blossoms

Smells is sort o' gostly things  
An' hard t' put a feller's hand on  
An' memories o' smells— I jings  
I guess ye might as well abandon  
Th' search for anything at all  
That's evanescenter than them!  
They're what a man might rightly call  
The edge o' nothin', 'thout no hem.

But locus' blossoms—say they've got  
A smell that, oncet ye git a whiff,  
Will stay; an' with it stays th' spot  
Ye smelt it in. It's like as if  
It sorto' rivited a place  
T' something in yer mind an' heart  
An' always left its clear-cut trace  
F'm which there's nothin'd make  
ye part.

One time I smelt a locus' tree  
Packed full o' bloom an' runnin'  
over;  
A woman held me on her knee  
An' crowned me with the crimson  
clover—  
Now locus' flowers an' their scent  
Choke up my breast, I almost  
smother

With love for them; They've always  
meant  
Th' purest memory of my Mother!  
O' perfumed snowdrift 'mid th' green  
O' fronded boughs with bees a-  
buzzin'  
An' stirrin' up th' incense keen  
While thinkin' all th' sweet they'll  
cozen!

O, tree-wistaria, finer far  
Than any grown on shapely trellis!  
I don't know rightly what ye are,  
Nor what th' magic of yer spell is!  
—Strickland Gillilan in Denver News.

### Postoffices

Postoffices are where you get letters if any come for you and the clerks don't get them in the wrong box.

If your name begins with H, they'll put your mail in the G box and tell you there isn't any.

If you know it's there and argue with them long enough and ask them please to hand you the one you see, with your name on it, sticking out of the G pigeonhole, they'll do it, but they'll always be mad at you about it afterward.

Leaving a forwarding address is merely an indoor sport.

They go on delivering your mail a certain length of time afterward where they did before, anyway.

When you get your friends to write you at the new address, the forwarding instructions will begin to take effect.

If a letter sent to you at a certain postoffice, and called for by you there and refused you, is delivered afterward with a postmark on it showing that it was there when you called for it, and if you have lost a hundred dollars or so by not getting that letter at that time, and if you report this to the postoffice, they will acknowledge your communication in a postage free "penalty-for-private-use-\$300" envelope, and say they'll investigate. They do so. After four weeks they proudly report to you, in a longer and paler manila envelope, that they find "a mistake was made."

Then you feel just fine about it, and the bluebirds sing more sweetly for you next morning.

Postoffices have a great time hiding the slots for mailing letters.

Some postoffices have letter slots where a mere child could find them, but as soon as this is discovered somebody is censured, the old slot boarded up and a new one placed so

that you would need a forked hazel switch and a member of W. J. Burns' sleuthery to locate it at high noon on a clear day.

In small towns the general delivery clerk happens because his uncle has the postoffice and because his father has been living off of uncle for a good while anyway and it is easier on uncle to let the government keep some of the family a while and let him save up something.

The qualifications of said clerk are about what would be expected.

The patrons believe he passed the examination when the examiner wasn't looking.—Denver News.

### A Mighty Thin Horse

They were speaking about horses they had known the other day, when Senator Henry F. Hollis, of New Hampshire, told of an animal that used to ramble around New England.

A small farmer, he said, had an old horse that was exceedingly thin. Hay and corn didn't seem to greatly nourish it, for the more it ate the thinner it got.

One day the farmer took the horse to the harness maker's and ordered a new collar. Attempting to put the new purchase on a few days later, he was some agitated to find that it wouldn't go over the animal's head. Back to the harness maker with accelerated speed.

"Look here," exclaimed the farmer on reaching the shop. "What do you mean by making me a collar like that? It won't go over that hoss' head!"

"Of course it won't go over his head," was the prompt rejoinder of the harness maker. "It wasn't intended to go over his head. What you want to do is to back him into it."—Philadelphia Record.

### Little Suffrage Annie

Women of Grand Rapids, Michigan, recently got out a special "suffrage edition" of The Press of that city, full of news of the progress of the woman's cause. Wit and humor were not overlooked, as the following parody on "Little Orphan Annie" shows:

Oh, little Suffrage Annie's come to our house to stay,

And talk about the cause, an' brush our prejudices away,

And every argiment Pa makes, she wipes out with one sweep;

She shows how women all along have earned their board an' keep,

An' so they ought to vote as well, when other tasks are done.

An' we listen to the argiments, and have the mostest fun,

An' tell Pa when he votes again, to mind what he's about,

Else the Suffragists 'll get him, if he don't

watch

out!

—The Continent.

### Rapid Subtraction

From Young's Magazine comes an example, more or less familiar, of rapid subtraction.

A ship, on clearing the harbor, ran into a half-pitching, choppy sea, which was especially noticeable as the 25 passengers at the captain's table sat down to dinner.

"I hope that all 25 of you will have a pleasant trip," said the captain, as the soup appeared, "and that little assembly of 24 will be much benefited by the voyage. I look upon these 22 smiling faces as a father upon his family, for I am responsible