

JIM SHAFFER--A TRUE STORY

James Shaffer, better known as "Jim," was a capable, honest, and ambitious salesman in the town of Remsen, Iowa. His parents were conscientious, upright people who, while they had not accumulated a great deal, were highly respected in their community. Jim was their only child, and they had worked and saved in order that he might have a good education, believing this would be of more value to him than any amount of money. He knew this and it had fired his ambition to make good.

At the time he finished his schooling, automobiles were just becoming popular, and, as he had a mechanical turn, he entered this field. He was bright and quick and met people so easily that it was natural he should drift into work that would allow him to grow into a salesman.

He progressed very rapidly, and soon his whole time was given to selling cars. He was liked by everybody, and the steady increase in his sales enabled him to draw more salary year by year. But he found, for his sales to keep step with his ambition, he must spend a considerable amount of money in a friendly way. This extended his acquaintance, the big asset in his business, and his sales grew proportionately. The only miscalculation that could be charged up against him was his assuming an assurance of living the number of years necessary to reach the goal he had set for himself.

A QUESTION

One day a long-time friend of his was talking with him about his prospects. Jim became enthusiastic over the future. When he had stopped speaking for a minute this friend said, "Yes, Jim, you are making a splendid success, and your parents are proud of you. You have built up a fine reputation for yourself in this county, and you are bound to make a success financially if you can be granted a reasonable length of time to live. But how about your wife and children? Are you doing the best you can for them?"

Jim looked up with surprise and questioning written all over his face, for he was very proud of his young wife, and devoted to his two small boys. After a moment's hesitation, he said slowly, "Why, what do you mean, John?"

John saw the look and noted the tone of resentment in his voice. So very quietly he continued, "Jim, if I did not think everything of you and your family, I would not have spoken as I did. Now listen, old fellow! You are providing splendidly for them and they have every comfort. Yet, could they live this way if you were not here to work for them? Could your wife earn money as easily as you, even if she had no children? I know your circumstances and I also know how much you love your family, Jim. It makes me tremble to think how little you would leave should you be required to start on your long journey. Why, Jim, if you had to be gone a year from them, and could not send them any money, you would make more provision for their welfare than you would leave them now, if death should overtake you."

LATER, NOT NOW

Jim sat silent, and the room was very still. At last he spoke in a voice filled with emotion. "Yes, John, you are right. I must do something to provide an estate for my wife and children, should I be taken away before I have made one myself, through my earnings. I will take out a \$5,000 policy of life insurance just as soon as I can afford to pay for it."

"That is the way I like to hear you talk," John's voice showed the relief he felt. "Go down now and let Fred Baxter fix you up, and you can have your protection immediately, while you are getting the money ahead to pay for it. Since he lives here, I know he would take care of you for the premium until you can manage it. He understands his business so he can give you a good, square deal, and if you should die, he would be here to help your wife fix up the papers and get the money."

Jim shook his head. "No," he said, "I am in the best of health, and there is practically no chance of my dying in the next year. By that time, I will be in shape to take it and pay for it, and I will not have an obligation hanging over my head all year."

"Think again," urged John. "Your family has a lifelong danger hanging over them by your escaping a financial obligation for a few months."

"Oh don't be a pessimist!" laughed the other. "Didn't I say I'd take out a policy next year?"

There the subject was dropped. John knew it was useless to try to argue further, but he could not altogether dismiss the matter from his mind. He was very fond of Jim and his family, and had spoken as he did only because their welfare was very dear to him.

TOO LATE

Several months later Jim had a car to deliver in a neighboring town. Both day and roads were glorious, and John accepted with alacrity the invitation to "come go along." They made the delivery and after dinner boarded the train for home. As they both smoked they soon found their way into the smoking car. They were comfortably chatting when, without warning, a fast freight crashed into their train—and Jim was sent into eternity. John was stunned and did not regain consciousness for twenty-four hours.

When Jim's funeral was held, John was sufficiently recovered to attend. All during the services, his heart was weighed down with grief, as he looked at Jim's little widow, and thought of the load of care that was heaped upon her shoulders. He tried in his clumsy way to comfort her, but thought the situation too delicate to warrant any suggestion of financial assistance.

The day following the funeral, a sad-faced little woman called upon her coal dealer. "Mr. Williams, I want you to come out to the house and get the coal you recently delivered. I can not burn it, when it is not paid for." The sweet voice trembled slightly. "Jim had some money on his person when he was killed. He was robbed, as he lay pinned to the ground, and I have only three cents in the world." Mr. Williams' tender heart was touched, and the tears stood in his big, kind eyes. His voice was husky as he said, "My dear woman, you go home and burn that coal, and don't think about me at all."

If Jim had any conscious moments before death, we wonder what his thoughts must have been.

ANOTHER QUESTION

We can not repress the question "Is the little relief a man gets from the paying of premiums worth the price which later his widow pays for this lack of insurance?" The sorrows attendant upon death can never be removed by life insurance, but the burdens can. Do not do as Jim Shaffer did, but insure now!

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Whether Common or Not

Just a Clerk

Lord, I am but a little clerk,
That scratches with a pen.
I rise and eat and toil and sleep
Just as all other men.

The only colors in my life
Are drabs and duns and grays;
Yet on the whole I am content
To tread the beaten ways.

But sometimes, when the mid-spring
mist
Floats in the scented night,
Spring spirits whisper in my ear,
and visions cross my sight.

I see myself a gracious youth,
In purple and bright steel;
The golden spurs of knightly worth
Are glistening on each heel.

I ride into a world of dreams,
And with my pennioned lance
I pierce the mystic veil that hides
The land of high romance.

But, as I pass through Galahad's
glades,
Adventuring on my way,
A ghost is ever at my back,
The ghost of every day.

And soon or late its horrid hand,
That never yields no stays,
Will hurl me from my land of dreams
Back to the beaten ways.

Oh, Lord! some pray to thee for gold,
Some for a woman's smile;
But all I ask is a breath of life,
Once for a little while.

Grant me, before I pass beyond,
One chance to play a part,
To drop the guise of little clerk
And show the man at heart.
—H. J. Maclean in New York Times.

Professional Pride

The other passengers in the sleeping car had gathered by common consent in the smoking room.

"We cannot sleep," they said pathetically.

"Which berth is he in?" asked one. "Lower eight, right across from me," said a still sadder looking man.

"What can we do? The whole night is ahead of us," they cried in one voice—in at least not over a voice and a half.

At last one man who had dealt much in politics and was strong for concerted committee action, said:

"We should wait on him in a body and wake him up and present our case."

This plan met with everybody's approval, and the suggestor was appointed chairman without contest.

Together they moved down the aisle till they were opposite lower eight. The chairman reached in and bravely shook the sleeping man, who awoke with the conventional snort.

"Whatsmatter?" he asked in the thick tones of sleep.

"We wish to state that, with you snoring as you were, we cannot get any sleep. We wish further to inquire whether you cannot lie in some other position or otherwise dispose yourself so that we can at least take turns at sleeping? After conferring with the conductor, we find you paid no more than the rest of us paid, and we feel that we are not overstepping our rights in demanding that we have our share of sleep."

"What was the snore I was doing that you objected to?" asked the man interestedly. "Was it a noise like dragging a log chain through a sec-

tion of stovepipe, followed by a brief imitation of a fast leak in an inner tube?"

"Described to the life!" exclaimed all.

"Oh, that's just my warming up work-out snore. Wait till I get to doing the giant strangle and the Leviathan snorts and the 36x5 blow-out—then you may say I have snored. If you gentlemen will kindly withdraw to the smoking room and wait till I get well asleep again, I'll show you what I consider snoring as it is. Good night, gentlemen, and thank you for your interest and courtesy."

And the committee softly withdrew, running into each other frequently in their tear-blinded condition.—Denver News.

A Thing to Fear

Senator Ollie James smiled the other night when the talk in a Washington club turned to partisans. He said he was reminded of the Green family, who lived in a western city.

The Greens, according to the senator, were republicans of the dyed-in-the-wool order, and to them there was no more beautiful thing on earth than the grand old party.

One evening the Green family was augmented by other Greens. Cousin Bill Green, Uncle Jim Green and more Greens came from an adjacent town for dinner. After dinner they talked politics in the presence of the whole outfit and needless to say there wasn't a dissenting voice.

"Come, Johnny," said Mrs. Green to her little 8-year-old son about 9 o'clock, "it is time for you to go to bed."

"I don't want to go, mamma!" responded the youngster, with a terrified look. "I'm afraid!"

"Afraid!" laughed his mother. "What in the world is there to be afraid of?"

"I'm afraid," was the almost tearful rejoinder, "that there might be a democrat under the bed!"—Philadelphia Telegram.

Summer Fiction

"My Dear Boy, You Haven't Changed a Particle in the Last Thirty Years."

"Dear Wife: This is the First Opportunity That I have Had to Write to You Since You Went Away. I Have Been Too Busy."

"Universally Proclaimed by Pulpit, Press and Public to Be the Greatest Play of Modern Times."

"Mr. Chairman, I Rise with the Greatest Reluctance to Say a Few Words."

"I Don't Know Whether You Owe Us Anything or Not, Mr. Trimmer, but I'll Look Up Your Account and Report."

"Harry, I Wouldn't Say a Word to Hurt Your Feelings for the World, but"—

"I Admire Your Nerve, Old Man."
—Portland Express.

False Pride

A group of bankers met for their daily lunch at a club restaurant where it was their habit to discuss various problems. One member related how, among his acquaintances, there were five who owned pianos, but not one who could play. These friends, he stated, were in but fair circumstances, and to his thinking it was but folly to invest merely for the sake of appearances. Another member of the party stated that he knew a family where they had five