The Commoner

Whether Common or Not

**Pretty Good World** 

This world's a pretty good sort of world,

- Taking it altogether. In spite of the grief and sorrow we
- meet,
- In spite of the gloomy weather, Their are friends to love and hopes to cheer,
- And plenty of compensation
- For every ache for those who make The best of the situation.
- There are quie: nooks for lovers of books,
- With nature in happy union;
- noontide heat, Where souls may have sweet com-
- munion:
- And if there's a spot where the sun shines not,
- There's always a lamp to light it. And if there's a wrong, we know ere
- long

That Heaven above will right it.

So it's not for us to make a fuss Because of life's sad mischances,

Nor to wear ourselves out to bring vate,' was the calm reply. about

A change in our circumstances.

For this world's a pretty good sort of world,

And He to whoi, we are debtor Appoints our place, and supplies the grace

To help make it better.

-London Tit-Bits.

#### Worth the Price

The following story, which an officer who is a member of the G. A. R. tells, appears in a western paper:

"In a Phoenix hotel one night," he said, " a number of veterans got into a dispute about the battle of Bull There are cool retreats from the Run. The veterans-all men of high rank-argued at length, but a quiet man spoke up and said:

> "Gentlemen, I happened to be there and I think I can settle the point at issue.

"And settle it he did. He settled it in a masterly manner. The hotel proprietor, much impressed, said to him when he get through:

"'My dear sir, what was your rank in the army?"

"'I was a private, sir; a full pri-

"A short time afterward the private asked for his bill, since he was

about to leave, but the proprietor said to him: "'Not a cent, sir! Not a cent! You

owe me nothing."

"'Why, how is that?" the other demanded, in bewilderment.

"'I couldn't dream of charging you, sir,' said the proprietor, warmly. 'You are the first private I have' ever met.' "-Youth's Companion.

#### Like a Waffle

A western politician tells the following story as illustrating the inconveniences attached to campaigning in certain sections of the country.

Upon his arrival at one of the small towns in South Dakota, where he was to make a speech the following day, he found that the so-called hotel was crowded to the doors. Not having telegraphed for accomodations, the politician discovered that he would have to make shift as best he could. Accordingly, he was obliged for that night to sleep on a wire cot which had only some blankets and a sheet on it. As the politician is an extremely fat man, he found his improvised bed anything but comfortable.

"How did you sleep?" asked friend in the morning.

"Fairly well," answered the fat man, "but I looked like a waffle when I got up." - New York Evening World.

#### **Knew Her Ability**

The farmer was walking comfortably and happily along the lane leading to his own homestead when suddenly out sprang a strange dog. He yelled for assistance, and his cry was heard by his wife. But, alas! when she came upon him the day had al she came upon him the dog had already fastened his teeth in her loved one's calf. Quickly she picked up a stone and was just about to hurl it when the husband realized the new and terrible danger he was now exposed to, but with presence of mind he called to her:

"Mary! Mary! Don't throw the stone at the dog; throw it at me."-Everybody's.

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ied thought, "Oi wish I knowed the place where I was goin' to die."

"Is thot so, Pat," wonderingly responded Mike. "Shure, an' phat good would it do yez if ye did know it?"

"Phat good?" returned Pat, with some emphasis. "Begorror, Oi would niver go near the place!"-Boston Advertiser.

**A Fit Characterization** 

"No," said the old gentleman, sternly, "I will not do it. Never have

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An Ordinary Life Policy is one on which the premiums are payable as long as the person whose life is insured lives, and the amount of insurance is payable at the death of the insured.

The premium for the first year on a non-participating Ordinary Life Policy for \$1,000 issued by THE MIDWEST LIFE of Lincoln on the life of a person 35 years of age is \$20.98.

Non-participating policies are not entitled to dividends. Dividends in life insurance do not represent profits of the business. They are simply a return by the company to the policy-holder of an overcharge in premiums. By reason of the fact that no return of so-called dividends is made on non-participating policies, the premiums on this kind of insurance are much lower than on participating policies.

After the payment of three or more annual premiums and the insured fails

30

or neglects to pay a subsequent premium, the policy is automatically extended as term insurance. The time the policy is extended varies according to the number of annual premiums paid and is given in a table on the policy. If the insured dies within the period of extended insurance, the company will deduct from the amount payable all arrears of premiums with compound interest at the from the amount payable all arrears of premiums with compound interest at the rate of six per cent per annum, unless the insured, by a written notice filed at the home office of the company within the first forty days in which the policy is continued in force as extended insurance, expressly waives all rights given without a new medical examination and which are described in the paragraph on reinstatement. If such a waiver is so filed no premiums in arrears will be deducted.

This extended insurance is granted without any action on the part of the insured and its duration is given in a table on the policy.

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After the payment of three or more annual premiums every policy has a certain loan and cash surrender value, both of which are shown in the tables on the policy. These values increase with the payment of each annual premium. For the policy. These values increase with the payment of each annual premium. For instance, assuming that the premiums have been paid in accordance with the terms of the policy, the cash surrender value of an ordinary Life Policy, issued to one at age 35, at the end of the tenth year is \$125.00; at the end of the fifteenth year it is \$219.00; at the end of the twentieth year it is \$310.00; at the end of the twenty-fifth year it is \$407.00; and at the end of the thirtieth yea, it is \$504.00. The old saying "One cannot eat his cake and keep it" is true in life insurance the same as in anything else. So if a policy-holder takes the cash surrender value of his policy, he must surrender his policy, and his insurance is no longer in force.

The loan value of the policy is always ten per cent less than its cash surrender value.

At any time during any term of extended insurance the insured, with a new medical examination, or without a new medical examination if the notice menmedical examination, or without a new medical examination if the notice men-tioned in the paragraph on extended insurance has not been given, may either (a) restore the policy to full force by paying any indebtedness against it at the date of default and all premiums in arrears, with compound interest at the rate of six per cent per annum; or (b) by paying the annual premium or pre-miums first in default with compound interest at the rate aforesaid, have the benefit of the same number of years and days of extended insurance, counting from the due date of the premium longest in default, as if said premium or premiums had been paid when due.

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# THE MIDWEST LIFE N. Z. SNELL, PRESIDENT

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least one would have been a good Presbyterian minister, but they slipped through her hands. Zebulon was the youngest, and all her hopes centered in him, until he said:

"Mother, I am sorry, but I cannot become a minister."

"Why not? What is the reason?" He answered, "I am not good enough to be a minister."

She was sorely troubled, but at last faltered out, "Zeb, don't you think you are good enough to be a Unitarian minister?"-Pacific Unitarian.

### The Master's Voice

"We have come," said the chairman of the committee, "to ask you to take this nomination. The city needs a man like you-strong, brave, selfmade, self-reliant, owning no master, fearing no man."

The great man was visibly touched. "I'll not deny," said he, "that your kind words have shaken my resolution. I trust that, if elected, I may justify your confidence and prove that I am indeed strong, brave, self-reliant; that I own no master and fear no man. Suppose you wait a minute till I see if my wife will let me accept?"-New York Times.

# Why Pat Wished to Know

Pat and Mike were standing along the highway one afternoon when reference was made to the death of an aged acquaintance.

"Spakin' of auld Dinnis, Mike," remarked Pat, after a moment's stud-

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