

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.

DIVIDENDS—The return by the company to the policyholder of the over-charge in the premium or premiums paid. These vary according to the death rate of the company, the interest carried 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.

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 policyholders 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 over-charge. 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 premiums paid are increased by just the amount which the company agrees to return.

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 over-charge, pure and simple, a very pertinent inquiry is "Do not some other companies issue policies at a lower premium rate and thereby let the policyholders keep the 'dividend' or 'over-charge' in their own pocket?"

Yes, there are a number of companies issuing such policies. They are called non-participating policies. Some of the good points of these policies, as issued by THE MIDWEST LIFE, are:

1. The exact cost of the insurance is guaranteed.
2. The insurance is payable immediately upon receipt of proofs of death.
3. Right of insured to change the beneficiary.
4. Grace of 31 days in payment of all premiums after the first year.
5. Incontestable after fourteen months except for violation within the first five years of the conditions as to military or naval service in time of war.
6. The proceeds of the policy will be paid in installments on request.
7. Automatic extended insurance after payment of premiums for three years in case of default in the payment of any subsequent premium.
8. Paid-up insurance in case of default in payment of any premium after the third year, if applied for within forty days after such default.
9. Loan values after premiums have been paid for three years.
10. Cash surrender values after premiums have been paid for three years.
11. An extremely liberal reinstatement provision.

Write for any additional information, and your letters will receive prompt and courteous attention.

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Whether Common or Not

Grandpa

There's no one in this whole world who knows as much as grandpa does.

I sometimes think that he must be the wisest man that ever was. He can predict the weather better than the regular weather man; He doesn't always guess it right, but, then, no other feller can.

He always tells us, far ahead, how all elections will come out; He's seen so many hot campaigns as never has the slightest doubt. Of course, he often makes mistakes, and very seldom calls the turn, But there are very few who can, that is so far as I can learn.

He's got a safe, sure remedy for every ill that man can find; There's no disease that he can't cure or none that I can call to mind; Of course, sometimes they don't get well, but that is just part of the game;

A lot of doctors that I know in this town must admit the same.

His knowledge is as free as air; he always peddles out advice Without the form of being asked; his wisdom is beyond all price.

Some fellows who have followed it have made their fortunes; some have not;

For grandpa's human like the rest, although he's liked an awful lot.

—Brooklyn Eagle.

Ceremonious

If there is one thing a commercial traveler dislikes more than another it is elaborate ceremony; and if the spirit of his profession is in him he generally finds some way to let his prejudices be known.

One evening a traveling salesman from Cincinnati happened to sit down at a hotel table in company with half a dozen state legislators, who talked with excessive formality. It was "Will the gentleman from Hardin do this?" and "does the gentleman from Franklin want that?" the ordinary form of direct address being carefully eschewed.

For nearly ten minutes the commercial traveler suffered in silence. Then he turned to the waiter and said in deep, oratorical tones:

"Will the gentleman from Ethiopia please pass the butter?"

The remedy was effectual.—Philadelphia Public Ledger.

Invisible Samples

Dr. Harvey W. Wiley was asked to speak at the southern chautauqua. On arriving at the station of a small town he was accosted by an old-time negro. "Dis way, cap'n, dis way! I kin take yo' anywhar you want to go."

The doctor followed, and was conducted to an old chaise of the vintage of the early nineteenth century. The horse was high and built on Gothic lines, but sufficiently buttressed, the doctor thought to carry his weight.

"Whar will Ah fin' your luggage, sah?" asked the negro as he assumed to assist the doctor to his seat.

"I have no luggage," answered the doctor. "I left my suitcase at the station."

"Hotel, sah?" "No," replied the doctor; "to Chautauqua Park."

The negro looked a little dubious. "Ah don't know ef Ah know just whar dat am, sah, but Ah kin fin' it

somehow," and climbing into the front seat he drove on.

A little way along, and the driver seemed concerned. Turning to the doctor. "Am yo' got any kin' o' pa'ticlah bizness at dat park?" he inquired with manifest concern.

The doctor thinking to simplify matters said, "Well, yes, I am going to sell some things."

"Oh, yes, yo' 's one o' dem kin' or' drummer men, spoke the negro with quick understanding.

"I might be called that," agreed the doctor tentatively.

"Might Ah inquitah, sah, whar you sell, sah?" pursued the darkey.

The doctor smiled. "Some call it wit and some wisdom," he answered.

"Yas, sah?" said the driver; then after some mediation, "Yo am de fust drummer, sah, dat Ah evah see who did'n' carry any samples wiv him, sah."—Wichita Eagle.

Mebbee

There was a certain bishop who had a pleasant habit of chatting with anybody he might meet during his country walks. One day he came across a lad who was looking after some pigs by the roadside, and the bishop paused to ask him what he was doing, that being his usual opening to conversation.

"Moindin' swine," the lad replied, stolidly.

The bishop nodded his head thoughtfully.

"Ah, is that so?" he commented. "And how much do you earn a week?"

"Two shillin's" was the reply.

"Only two shillings?" remarked the bishop. Then he continued, pleasantly, "I, too, am a shepherd, but I get more than two shillings."

The lad looked at him suspiciously for a minute, then he said, slowly: "Mebbe you gets more swoine nor me to moind."—Tit-Bits.

A Narrow Escape

When on a visit to this country, some time ago, Captain D. P. Burton, the famous English yachtman, who sailed the Shamrock IV., told of an experience that a party named Hans stacked up against.

Hans had a small shop in the city, and on leaving it to go home one evening, he accidentally turned on the gas jet. Early on the following morning Hans reappeared, and just as he opened the door he struck a match to light his pipe.

Among the things that happened was Hans, and when the force of the explosion died out, he was rolling up against a tree along the curbstone. Instantly several people rushed to his assistance.

"Are you hurt, Hans?" they solicitously cried, lifting him to his feet.

"No, I haindt hurt," answered Hans, "but it looks as if I shoost got outd in time."—Philadelphia Telegraph.

Arguing With a Woman

"Dar ain't no satisfaction in de-batin' wid a 'oman!" disgruntledly declared old Brother Stookey. "Dem ladies isn't got no un'ersta'in—nus—sah, dey ain't got no mental grasp, as yo' mought say. Now, in de ahgy-munt dat me and muh wife had last night 'bout a p'int in de Scriptures, 'spite o' de fact dat I dug up a passel o' fine, big words and flung 'em at her, I couldn't convince her. I rolled fo'th dem salubrious sounds like de Battle of Bunkey Hill, I did—sounds