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OUR PLATFORM

THE MIDWEST LIFE stands back of every statement made by its agents in soliciting insurance to this extent: That if a policy, when tendered for delivery, is not exactly as explained by the agents, the applicant need not accept it; and his note or money given in settlement of the first premium will be returned to him. In fact, he need not accept a policy if he does not wish to, although the policy is just as represented in every respect.

In short, THE MIDWEST LIFE will recognize the right of an applicant to change his mind, reason or no reason, even to the time the policy is delivered. We earnestly hope, after one has once signed an application, that he will not wish to cancel it; yet, such is his privilege if he insists upon exercising it. No attempt will ever be made by this company to thrust a policy upon an applicant against his will. We are anxious to sell insurance, but we are more concerned with having satisfied policyholders. It is the satisfied policyholders who become the persistent policyholders, and it is the persistent policyholders who make a company.

No one, therefore, need have the slightest hesitation in dealing with the agents of THE MIDWEST LIFE. It is our purpose to employ only men of integrity and clean business methods, realizing that the man in the field, when soliciting insurance, is the agent of the company, first, last and all the time; and that his acts and statements, within the apparent scope of his authority, are the acts and statements of the company. It has no desire to shirk any responsibility resulting from this relationship. Sometimes our judgment of an agent may be wrong; but if it is, under our method of doing business, no prospective policyholder need suffer thereby.

It was once said of life insurance that it was the only legitimate business in which sales were made by fake methods. Whether this was ever true we will not stop to discuss. As far as THE MIDWEST LIFE is concerned, the selling of insurance is placed on the same plane as other high grade commercial transactions. Our aim is to so deal with our policyholders that they will be the best friends the company has. A company is developed and is successful in proportion as it has many dealings with the same individuals. We are not seeking a chance to take advantage of anybody. We give a full equivalent for all that we receive, believing that in every honorable transaction each party is benefited; and, conversely, that it is not a righteous sale if good does not result to both the buyer and the seller. On this platform we solicit your patronage.

THE MIDWEST LIFE
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For An American Policy

[From The Chicago Tribune, March 3, 1916.]

Within a week, a few days, forty-eight hours, or over night President Wilson's policy with regard to submarines may be, perforce and without a chance of escape, the policy of every citizen in the United States.

We approach a point beyond which there can be nothing but action. It will have to be united action. The nation can not in part accept and in part reject any policy which by event or by determination of the government becomes the policy of the nation.

Just now the submarine policy is that of the President. It has almost but not wholly been made the nation's policy. It may be made wholly so any day, either by the act of a German submarine or by the act of the United States government.

For the present, however, it is subject to modification. There still remains an opportunity for public opinion clearly expressed to change it.

The agency for the expression of public opinion is congress. We believe the national interests demand that congress refuse to allow Mr. Wilson to commit the country as he wishes to do. If he does commit the nation his policy becomes ours. That distinction must be made and emphasized. If he commits the nation we haul down our opinions and must stand by his. But there is yet time for protest.

Congress can check this dangerous procedure. Unchecked it may not lead to war, but it contains the dangerous possibility of war. It is a possibility that can not be ignored. We must look at the most serious possible outcome. We are not justified in taking chances. What is the worst thing that is within rational consideration? That is the question.

There is only one thing that can justify President Wilson's policy. It must be stated frankly if it is to be a justification. That is the belief, the assumption, or the fact that Germany's success and Great Britain's defeat will imperil the United States.

If that be so or if there be good reason to think that it would be so the nation is justified in aiding Great Britain and injuring Germany. It would be more courageous and more honorable to do so as an ally of Great Britain, but it is permissible to do it in the form of benevolent neutrality.

We can do as Portugal does and as Greece has been forced virtually to do. This nation does not class itself with Portugal and Greece. It is stronger and is not imposed upon by circumstance.

A good many Americans may think that the President is insisting upon a matter of national right, supported by international law, and that the national honor is involved. The President tells them this. It is not so. It can be regarded so only by an unusual and inexcusable insistence upon words.

The trouble is that the submarine is damned in American opinion. It is an illegal craft, a pirate, commanded by murderers. It is to be destroyed. It is not to be permitted to operate.

The truth is that if we were in war it would be still more desirable for us than it is for Germany to permit to submarines wide latitude of operation. We have a smaller navy. We have almost no merchant marine. We have an enormous coast line. Germany has a powerful navy. Germany has a wonderful merchant marine. Germany has a small coast line, and that coast line is impregnable. The largest navy in the world can not reach it.

If our smaller navy were to be

forced into a protected harbor by greater power or were destroyed, our great coast line could be protected, so far as it might be protected, only by the submarine. This boat can be built quickly, transported easily, and assembled, and it could do the only effective work we could hope to do against a greater naval power.

We should want to attack the merchant shipping of the enemy. We have no merchant shipping to defend. We should need to cut the enemy line of overwater communication by which supplies were being forwarded to any base established on our shores.

This is absolutely certain as a human prospect can be: If President Wilson's policy becomes the nation's policy now it will be revoked by national need in the very first emergency which brings it home to us. We shall no more abide by it in danger than we should surrender at the first touch of danger.

It can not apply to this nation and it will not be permitted to apply. If the situation ever touches us we shall not permit a peaceable ship to carry guns and sink our submarines while our boats are endeavoring to destroy an enemy's commerce and yet give strict consideration to every dictate of humanity.

If a peaceable ship intends to remain peaceable it does not need guns. If it has guns the submarine takes a chance every time it arises to command surrender. It can be wholly certain of its safety only if it sink the ship without giving it warning.

But sinking without warning is unnecessary if peaceable ships will go unarmed. Shall we now direct our policy to such consequences that some day an American commander of a submarine seeing a peaceable ship carrying supplies to an enemy established in a base somewhere on the American continent had either to expose his boat and his mission to possible ruin or permit the ship to on on undisturbed or to sink it without warning?

We do not believe that a policy so inimical to the present security of the United States and so embarrassing to its future ever was insisted upon before by an American administration.

It is true that the President has committed himself to a procedure which will help Great Britain more than anything else that could be done short of becoming her ally. It has as its possible consequences the chance that it will end in our fighting by her side and the chance that it will protect her shipping.

Germany's only chance of success may lie in destroying British shipping. If she can not do that she may not be able to break out of her encircled position or to wear out any one of her strong enemies. If we, by insisting upon words that are as inimical to us as they are to Germany, stand between Germany and the British shipping we are Britain's ally indeed.

It may be it is the President's plan that we shall be. He may believe that a victorious Germany would threaten our national security. We are far from convinced that it would not. But let's have an understanding of what we are doing.

If we must help Great Britain to defeat Germany, congress ought to proceed with knowledge of that fact. At least congress ought to know the seriousness of what we are doing. If we are not helping Great Britain, but are merely inviting difficulty, possibly war, with Germany to insist upon the letter of international law, modifications of which already have been accepted by the American gov-

ernment, congress ought to intervene.

This nation does not want war to protect the guns which a peaceable ship of another nationality insists upon carrying.

The misguided young man with a salary of \$9 a week who marries a girl that can not cook hands himself an extra large and juicy lemon.—Ex.



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