

What a Woman's Eye Saw in Hayti

(Continued from Fourth Page.)

are appalling to the stranger and may not be described. The dancers craze themselves with rum, and as a climax drink steaming blood, drawn from an animal "sacrifice." This maddens even more than the alcohol, and the scenes that follow are degrading and repulsive in the extreme.

All voodooists are fatalists, and when the great prophet suggests the possibility of an event they go about causing it to happen, particularly if it is something they desire. If the papa-loi predicts a general or national calamity they proceed to burn the town; if the mama-loi, a horrible old wretch, says a new political savior is at hand, a new president is born, they stir up a revolution. The new made ruler, who springs out of this revolution, thereupon boasts that his high place is not of human choice alone, but the result of some heaven born favor with which he is endowed.

Altogether, they are a most remarkable lot, the Haytians. FRANCES DRAKE.

India's Peculiar People

The most peculiar people of India, says Harper's Bazar, are the Parsis (or "Parsees," meaning "Persians"), who feed their dead to the vultures upon the Towers of Silence. They fled to India from Persia when that land fell into the hands of the Arabs twelve centuries ago. Their men are the first very singular persons the traveler sees on board the ship which takes him to India, their singularity consisting in their long narrow faces and large eyes, their shiny, patent leather looking tubular hats and their long and ugly coats. They are most numerous in Bombay, but one meets them in other cities on "Bombay side," and in Madras and Calcutta on the other side. They are the richest natives of India and have made and still make their money in trade.

They are the only Indians who, as a body, admire and cultivate western progressive ideas, who treat their women fairly well (according to our ideas), and who permit their widows to marry again. Their first rule of life is to practice benevolence, and no people do this more liberally. They maintain nearly two score charitable institutions in Bombay alone. They are the only people in the world who do not smoke, and this is because they will not trifle with fire, which is sacred in their belief. They never spit and they will not in any way contaminate the earth or water or defile the trees and flowers. That is why they destroy their dead without burning the bodies.

They have no beggars among them; they are monogamists; they are not caste-ridden (or rotten), like the Hindus, for they acknowledge but two classes—the priests and the people. They keep New Year day, not only as a religious fete day, but, much as we do, as a day of general visiting. Their women are not imprisoned with their servants or otherwise degraded, but may be met anywhere and everywhere to the same extent as English women in India. So often are these women comely, and so beautifully are they clad—in such soft and exquisitely colored silks—that, as one writer says, "they appear as hours floating about the earth in silk balloons, with a ballasting of anklets, necklaces, earrings and jewelry." It is no more than fair of the Parsi men to let this be as it is, for they are the ugliest men that crawl upon the globe.

An English lady advised me to go and see the rich Parsi young women riding bicycles on the road beside the sea at 4 o'clock of any afternoon. What an idea! The bicycle has so revolutionized young womanhood in England that men who return there after a short absence cannot credit their senses as they note the change in the maidens and their home government. What will it do—or not do—in India? Truly that modest looking toy has worked as much of the change in this swift-booted century as many of our most important inventions. It has proved a steed which leaps the highest bars of prejudice, runs away with the deepest rooted conventions—even outpaces the plans of women for their own emancipation. I try to fancy what it may do in India, but, after all, it has only a few thousands of Parsis upon whom to work.

As It Sometimes Happens

Chicago Post: "I don't care what my constituents think!" exclaimed the congressman hotly. "I think for myself." "I once knew another man who boasted of that," suggested the man from home. "Yes?" "Oh, yes. And do you know what happened to him?" "No. What?" "Well, after the next election there was no one else for whom he had the privilege of thinking."

Democracy.

Detroit Journal: "With us," said the European, "it is not uncommon to meet with the daughter of an hundred kings!" "And with us," said the South American, "the daughter of an hundred revolutions is by no means unknown!" But we were silent and miserably conscious of being upon the one hand too democratic and upon the other not democratic enough.

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A STRONG OFFICIAL REPORT

The Bankers Reserve Life of Omaha Makes a Remarkable Showing.

FACTS AND FIGURES TELL THE STORY

Official Examination and Audit Made by Insurance Department of State of Nebraska, March 10th, 1900.

LINCOLN, Nebraska, March 12, 1900: Bankers Reserve Life Association, Omaha, Nebraska, Gentlemen: I herewith hand you official report of State Examiners J. C. McNERNEY and R. M. TAYLOR, made to the insurance department of this state, upon completion of their examination and audit of your company.

I congratulate you upon the splendid condition of the company, its rapid growth and substantial progress; and more especially do I congratulate the policy holders upon the most excellent business-like and economical management shown by this report.

Hoping that the people of Nebraska will fully appreciate the Bankers Reserve Life Association, its excellent policies and plans, and wishing you every success, I am, Very respectfully,
JOHN F. CORNELL,
Auditor of Public Accounts.

State Examiners' Report.

March 10, 1900, Hon. John F. Cornell, State Auditor, Lincoln, Nebraska—Dear Sir: In compliance with your letter of instructions we have made a thorough examination of the records and affairs of the Bankers Reserve Life Association, of Omaha, Nebraska, and beg leave to report as follows:

Beginning with the first original item of record, we have verified each and every item of receipts and disbursements as shown by the cash and voucher books, and policy registers and from the original record books covering the period April 10th, 1897, up to and including February 20th, 1900.

System of Accounts.

We consider the system of accounting adopted or originated by the officers of the company a most excellent one, furnishing a complete and comprehensive system of check as to absolute correctness of the books, which was demonstrated when we had completed the check of the business from its inception, April 10th, 1897, to February 20th, 1900, almost three years of business without finding one cent in error.

A brief mention of some of the strong features of the system, we think, will not be out of place here:

One is the method of vouchering for all expenditures. No matter how small the amount a voucher is made which must be approved by at least two members of the Executive committee, before payment is made, and when it is paid the receipt is pasted on the back of the voucher. From the stub of the voucher the expenditure is journalized.

No claim is paid, however small, from the cash drawer, but in every instance a check is drawn and it is paid through bank, upon an approved voucher. The checks have also to be signed by the secretary or assistant secretary, and countersigned by the president or treasurer before the bank will pay them.

To guard against the entry into the books of anything in the shape of a journal entry, not properly authorized by the president and secretary, a system of bookkeepers' vouchers is used, and all matters not covered by cash or cashier's vouchers, are entered upon a bookkeeper's voucher, after the same has been duly approved by the president.

Economy of Management.

For the amount of work required to perfect the system, and run it as it has been so accurately, and the volume of business done, the expense and salary expenditures have been remarkably low, and as in other branches of the business, shows the watchfulness of the interests of the company by those intrusted with its management.

Thorough Business Principles.

After the thorough examination we have made of all the details of the business methods of the company, (much of which knowledge we have acquired by personal observation since we have been in the office), we can but say that we doubt if there is another business institution in the country that can excel the Bankers Reserve Life Association in the thorough business principles applied in running its affairs.

Death Claims.

ALL DEATH CLAIMS SEEM TO HAVE BEEN SATISFACTORILY ADJUSTED, AND PROMPTLY PAID, except one for \$2,000, suit upon which is now pending in the courts. The company is defending upon the ground that proof of cause of death was not furnished as required by the terms of the policy, although the specific proof was demanded, and on the further ground that the action was prematurely brought, having been instituted within 90 days following the submission of the only proofs offered, while, by the terms of the policy, the company had the full 90 days in which to approve or reject the claim.

The proof submitted shows that the assured died of consumption within eleven months of the date he took out his policy, and all circumstances connected with the case, so far as we have been able to learn,

seem to justify the company in contesting the suit.

Reinsurance.

The company's risks are well distributed. No policies are written on any one life for more than \$5,000, and in all instances where the policy written is for more than \$2,000 the excess above that sum is immediately reinsured, the total reinsurance now in force being \$313,000 on 105 policies, making a double assurance for the policy holder and an effective asset for the company to that amount.

Policies.

All forms of policy contracts issued since incorporation are based on the Actuaries, or Combined Experience Table of Mortality and 4 per cent interest. The premiums are payable in advance, are plainly stipulated in the policies, are based upon applicant's age at entry, include full mortality element, an expense loading, and an Insurance Fund or Surplus Reserve Fund for the security and maintenance of all policies.

Forms of Policies.

The forms of policies issued include ten and twenty-year renewable term, whole life, continuous premiums, and ten, fifteen and twenty-year limited payment plans.

The term policies provide for payment at death. The new convertible term and life twenty-year term policy provides for the return of any accumulation at the completion of the twenty-year term. The new whole life continuous premiums and ten, fifteen and twenty-year limited payment policies provide for option values after three full year premiums have been paid.

The options include paidup, extended insurance, cash and loan values, for return of the advance insurance fund contribution or element of premium.

The option values are plainly written in face of policy. All policies written since October 15, 1899, embody and are issued subject to the privileges and requirements of section 85-A, chapter 43, Compiled Statutes of 1899, are based on the actuaries' table of mortality and 4 per cent interest. The first year being annual term insurance, the premiums are credited to the general or expense fund and all death losses occurring first year are paid from general fund.

The policies issued prior to October 15, 1899, provide for payment at death, with provision for adding any surplus contributed in event of death after ten year premiums had been promptly paid. The first two years premiums belong to the general or expense fund, and all deaths occurring under these policies within two years are payable from this fund.

Standard Premiums.

The premiums of all policies issued are legally adopted by resolution of the Board of Directors, are scientifically constructed in accordance with the usages of standard life authorities and in conformity with the law of its incorporation. Respectfully submitted,

J. C. McNERNEY,
R. M. TAYLOR,
State Examiners.

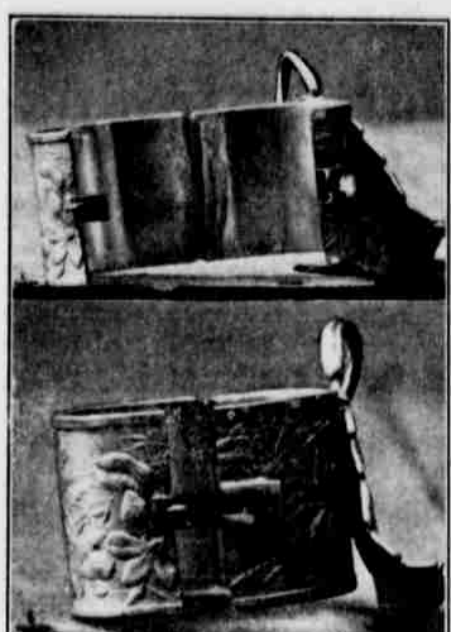
United States of America.

State of Nebraska,
BUREAU OF INSURANCE,
LINCOLN, Neb., Feb. 1, 1900—It is hereby certified that the Bankers Reserve Life Association Insurance company of Omaha, in the state of Nebraska, has complied with the insurance law of this state, and is therefore authorized to transact the business of life insurance on the stipulated premium plan in this state for the current year, nineteen hundred.

Witness my hand and official seal the day and year first above written.
(Signed) JOHN F. CORNELL,
(Seal.) Insurance Commissioner.

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The above is a cut of new patent napkin ring, designed and patented by Mr. Bernard N. Rosenblum, an accountant in the Chicago & Northwestern railroad offices in this city. The upper cut shows it opened—ready to place the napkin inside—while the lower cut shows it nearly closed—which is done by touching a clasp spring on the side. Mr. Rosenblum has had several flattering offers to dispose of his patent, but was not in position to accept, but now that he has it patented he will entertain propositions from responsible parties to dispose of it entire, or will sell an interest. Quite a number of jewelers who have seen it say it will be the best-selling napkin ring ever placed on the market.



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