

MODERNE



HAIR ON FACE, NECK AND ARMS

IN COMPOUNDING, an incomplete mixture was accidentally applied on the back of the hand, and on washing afterward it was discovered that the hair was completely removed. We named the new discovery MODERNE. It is absolutely harmless, but works sure results. Apply for a few minutes and the hair disappears as if by magic. It cannot fail. If the growth be light, one application will remove it; the heavy growth, such as the beard or growth on noses, may require two or more applications, and without slightest injury or unpleasant feeling when applied or ever afterward. Moderne supercedes electrolysis. Used by people of refinement, and recommended by all who have tested its merits.

Moderne sent by mail, in safety mailing-cases (securely sealed), on receipt of \$1.00 per bottle. Send money by letter, with your full address written plainly. Postage stamps taken. Local and general agents wanted. MODERNE MANUFACTURING CO., Dept. 35, Cincinnati, O. Every bottle guaranteed. We offer \$1,000 for failure or slightest injury.

A CLAIM FOR HOME AND STATE

B. H. Robison, President of the Bankers Reserve Life, Justly Claims to Be the

APOSTLE OF HOME LIFE INSURANCE

The Great Bankers Reserve Life Association of Omaha is an Exemplification of His Faith and His Preaching.

"When we organized the Bankers Reserve Life Association," said B. H. Robison, the able and successful president of that organization, "we banked upon two propositions.

"1. Nebraska needs an up-to-date home life insurance company.

"2. Nebraska will support such a company, properly officered and properly managed.

"We felt sure that when the intelligent public learned that Nebraska policy holders were sending away the enormous sum of \$1,500,000 annually, of which less than half a million was returned in benefits, the intelligent public would be sure to call a halt upon this wasteful form of extravagance.

"We were likewise convinced that a modern company, founded upon correct insurance principles, writing policies unexcelled in the world, at the same rates as alien companies, offering similar options and quite as liberal in every way as any alien company, would be welcomed by that same intelligent public.

"Two years ago the legislature gave Nebraska the Iowa Stipulated Premium Law. With this beneficent law as a basis for action the Bankers Reserve was able to offer the insuring public all it could ask of any well managed, honestly conducted, life company.

"From the date when the Bankers Reserve Life modern policies were offered, the people of Nebraska have been more than cordial. They have been generous. No malevolence of alien enemies, or tricks of competing solicitors have swerved our people from their loyalty to the Bankers Reserve.

"We have been writing an average of \$200,000 a month ever since we entered this field and predict that by the time the next legislature convenes, the Bankers Reserve will have \$10,000,000 at risk and will be at that time the greatest life company in the Transmissouri region.

"All we ask is a fair field. We are a Nebraska company and rely upon Nebraskans primarily for our upbuilding though the company is favorably received in all the adjacent states. We ask no special favors. Our policies speak for themselves. Let every patriotic citizen of the state rally to the standard of home life insurance. If this is done, we shall give alien corporations a surprise and enable all the home companies to succeed.

"We claim to be the Apostles in Nebraska of home insurance and point with pride to the growth of our company as an exemplification of our faith in the people of Nebraska."

Carpenter's Letter

(Continued from Seventh Page.)

900,000, it has an annual balance of something like \$250,000.

The postal rates here are much the same as in the United States, and the postal accommodations in some respects are better. I refer to the parcels post, by which parcels of large size—up to eleven pounds—can be shipped over the country at low rates, and also to the postal notes, which can be bought for from a halfpenny up to sixpence in denominations of from 1 shilling up to £5.

The stamps used here are very beautiful. A new issue was brought out in 1898, being made from designs furnished under a prize offer from the government. Twenty-four hundred different designs were submitted and the best were chosen.

Nearly every New Zealand postoffice is a telegraph office, a telephone office, a savings bank, a government life insurance office and a money order office, so you see the postman has plenty to do. There are now government telephones almost everywhere. The state has about 18,000 miles of telegraph and telephone wires, and it transmitted in 1899 just about 3,000,000 messages. It costs only 12 cents to send a twelve-word telegraph dispatch, with a charge of 2 cents for each additional word. There are special rates for press messages. The cable rates to Australia are low, being from 75 cents to \$1.25 for ten words, and the rate to Great Britain is \$1.20 per word, or to the United States, about \$1.60. As to the telephones, there are thirty-one exchanges in New Zealand, with about 6,000 connections, and the total cost of making the same and equipping them has been less than \$1,000,000.

All these things seem attractive, but there is another side to the picture. A man is worth not what he makes, but what he has left when his debts are paid. It is the same with a nation, and New Zealand is rapidly rolling up a big public debt. In 1899 it owed just about \$220,000,000, or about \$300 per head, or \$1,500 per family of five. This debt is increasing. It has risen more than \$60 per family in the last twelve years, and the average taxation today is in the neighborhood of \$100 per family.

Suppose the same conditions to prevail in the United States? We should owe 75,000,000 times \$300, or \$22,500,000,000—a national debt that would drive every one of our trust millionaires into the gutter holes of Canada or the backwoods of Asia, Africa or Europe. FRANK G. CARPENTER.

Young Father's Feeling

When the average novel writer wishes to describe a set of emotions for which he has no appropriate name, says Life, he usually refers to them as being "mingled," and this, perhaps better than anything else, reflects the condition of a man when he first becomes a father.

Coupled with the feeling of intense pride that comes to you as one of the "interested parties" in such a momentous event is the kindred feeling of utter insignificance you also have, which acts as an antidote.

After being ordered out of the room by the doctor and the trained nurse you wander aimlessly down a side street, although you cannot for the life of you tell what there is to be ashamed at—and as you approach your office you grow more and more uneasy.

And yet, while there is guilt written all over your face there wells up in your heart a veritable fountain of intense egotism, which is immediately on tap to the first moment of confidence.

You assume a careless, devil-may-care air, and carry your indifference to the point of intensity. And then in response to inquiries—for your face itself is a story bearer—you announce, as if it happened daily like the weather report and the time table, that it is a boy or a girl, as the case may be. Thus you run the gantlet, and, finding that the world still moves and breathes and everybody is inclined to settle down, you watch your chance and get the first unmarried man you can find to consent to listen to you. You pour into his sympathetic ear the whole story. You tell him how much the baby weighs, who it looks like, how you felt and how you feel. You describe your aspirations for that child, talk about love and duty and education and training, order a small bottle, supplement it with another, get more confidential and finally leave him, with a sense of your own intense importance which only another interview with the doctor and the trained nurse—and the baby—can wipe out.

But all things have an end. At the end of a month, while you are at your desk at profit and loss, someone comes in, slaps you on the back and shouts: "Well, old man, how's the baby?" And you reply absent-mindedly: "Oh, he's all right!"

An Enemy of the Trusts

Indianapolis Sun: "The devil!" exclaimed the president of the rubber trust, crumpling up a letter and viciously thrusting it into the waste basket.

"What's up now?" asked the secretary. "Bad news?"

"No, cheerful news," answered the president disgustedly. "I've been corresponding with some idiot in Texas in regard to the purchase of his rubber plant, and in my last letter I asked him where it was situated."

"Yes," assented the secretary, "and where was it situated?"

"Why, his letter says it is located in the right-hand corner of his parlor."

And the office boy had a hard time of it the remainder of the day.



The proof of the pudding is in the eating

COMPANY

The Twentieth Century Farmer

MARCH 4, 1901.

TWENTIETH CENTURY FARMER, OMAHA, NEBRASKA.

DEAR SIR:—

WE WANT TO REPAY OUR OBLIGATION TO YOU BY OUR ADVERTISING IN YOUR PAPER. SO FAR IN OUR HISTORY IT HAS BEEN YOUR PAPER ADVERTISING IN YOUR PAPER. WE HAVE RECEIVED ALL THE GOOD WILL WHICH YOUR PAPER HAS GIVEN US. WE WOULD LIKE TO KNOW YOUR OPINION AS TO WHETHER WE ARE WORTHY TO BE REWARDED BY AN ADDITIONAL ORDER FOR ADVERTISING SPACE. WE WANT TO SUBMITTANT YOU ON THE APPEAL OF YOUR PAPER AND WE BELIEVE IT IS JUST WHAT WE OBLIGATION DEMAND.

WE WANT YOU THE GREATEST SUCCESS.

YOURS RESPECTFULLY,

LOUIS LEE COMPANY.

IT PAYS TO BE IN
The Twentieth Century Farmer.
The Bee Publishing Co., Proprietors, Omaha, Neb.



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Gladstone Bros., Agents, Omaha.

Some Signs of Spring

are discernable by the trees commencing to leave, the familiar chirp of the robin red breast, in fact all have a tendency to apprise us of the awakening of nature after her long winter slumbers.



But "Bottled Bock Beer" is one of the absolutely sure signs that spring is fairly upon us; the most tuneful tonic to tone up the system and as a beverage has no equal. Our celebrated Bottled Bock is now ready for delivery.

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