

ONE AND ONE-HALF MILLIONS

Is a Very Large Sum of Money to Pour Into the Vaults of the Great Wealthy East

FOR LIFE INSURANCE PREMIUMS

Yet This Enormous Sum Goes Away from Nebraska Annually to Alien Companies.

"I wish the people of Nebraska could get time to study the life insurance statistics of this state," said B. H. Robison, the energetic president of the Bankers' Reserve Life association of Omaha, Nebraska's most successful, vigorous and promising young life insurance company.

"I am determined that the Bankers Reserve shall be a living example of the value of maintaining our large financial institutions at home. It has therefore been dedicated to that great economic principle that self-help is the safest help.

"A million and a half in gold goes east every year to swell the bursting vaults of the large eastern life insurance companies. This represents a very large percentage of the entire annual savings of our people. It is drawn directly and permanently from our channels of trade. It is unnatural, wasteful and destructive of our own commercial prosperity.

"If the people of Nebraska will pay one-half of this great sum to Nebraska life insurance companies we can maintain in this state several strong companies and we can protect Nebraska from panics and perpetuate the financial prosperity of the state.

"One million and more goes to these alien companies annually never to return to our banks and our business activities. It is a dead loss to Nebraska, except as the contributors to the fund borrow it back on mortgages or municipal bonds. In ten years, interest added, this state pours into the money drawers of alien financial corporations a sum equal to the entire resources of the national banks of Nebraska.

"Stop it. Buy just as liberal, safe and profitable policies for just the same money from the Bankers Reserve Life association; keep your money at home and help by this means to arrest the most destructive element of our system of financing. This state cannot safely charge off a net loss of \$1,000,000 a year without suffering seriously. This is so patent a proposition that argument is unnecessary. Action is demanded."

Write to B. H. Robison, Omaha, for terms and begin at once to correct an evil which the merest tyro in social economy must see clearly.

Carpenter's Letter

(Continued from Seventh Page.)

taels annually, and told me that it was doing well. Just before the Chinese-Japanese war it was making, so Mr. Danforth said, as much as 30 per cent a year. It is not doing this now, and, indeed, some of the other factories have been running at a loss.

The warehouses or go-downs of this factory are of vast extent. They are back of the factory proper on the banks of the Whampoa river, so that the goods can be shipped from them to most parts of China by water. In some of the rooms I found thousands of bales of piece goods and cotton yarn. It seemed to me that there were acres of them, and I was told that they represented hundreds of thousands of dollars in actual value. A gang of workmen was busy packing up the goods and labeling them for shipment, and other gangs



WEAVING COTTON AT HOME

were carrying them in and out of the go-downs. In other places they were unloading cotton from the boats, and as I came to the mill I saw men wheeling great bales through the streets on wheelbarrows. The bales were strapped on each side of the barrow, rising up so high as to almost hide the man who was pushing it.

The Cotton Fields of China.

I was surprised to find that most of the cotton used here is grown in China. It is cultivated in patches at different places along the Yangtze and in the south. I am told it can be raised all along the Yangtze Kiang and even as far north as Tien Tsin. The chief cotton fields of the present are south of Shanghai, spotting the country for about 100 miles back of the seacoast. The plantations range from a fourth of an acre to five acres in size.

The seed is sown broadcast and the plants come up far more thickly than they do with us. They are thinned out and carefully weeded, being hoed with a long slender hoe. The cotton is planted too thickly. It is almost as thick as small grain, so thick that the stalks rarely grow to a height of more than three feet. The bolls are so small that it takes forty to fifty of them to make a pound of seed cotton, and they do not average more than six to a stalk. It is believed with better cultivation and more careful planting that China might produce a better cotton and a greater quantity.

Picking cotton is largely done by women and girls, who go from place to place working for their neighbors. In some parts of China the poor people claim the right to pick any cotton that is ripe after the first frost. At this time most of the crop has been gathered, but there are some bolls which have not yet opened. There is a regular day fixed by the village or district on which this picking may begin, and after that the poor turn out and go for all the cotton in sight. Some of the women walk miles to reach a region where the picking is good, sleeping at night in the fields or in the outhouses until they can gather what is left.

The bulk of the cottons now used in China are manufactured at home. We are shipping more every year and England, India and Germany are drumming the trade. All the imports, however, do not begin to touch the enormous market. The Chinese are clad in cottons. Only the rich can afford to wear silk, and of the 400,000,000 that 350,000,000 can afford nothing else. I have seen it estimated that the Chinaman on the average uses at least twenty yards of cotton a year. Now, there are 400,000,000 Chinese, and according to this the empire demands at least 8,000,000,000 yards of this material annually. Eight billion yards is 24,000,000,000 feet. It is enough at 5,000 feet to the mile to make a strip 4,000,000 miles long, enough to reach 160 times around the world, and as each strip would be three feet wide it would carpet a roadway three times as wide as Pennsylvania avenue around the globe.

Of this amount fifteen-sixteenths is woven in little houses by Chinese women. Much of it is made by the people who raise the cotton, the ginning, spinning and weaving being done with hand machines. The cloth is very coarse, but closely woven. Much of it is made only thirteen inches wide, in pieces about seven yards long. In the city

of Foo Chow about 4,000,000 pieces are manufactured in this way.

American Cottons in China.

I have had a chat with Consul General Goodnow about the increase in the consumption of American cotton. He tells me it was very great up to the breaking out of the war and he predicts that the bulk of the foreign trade will eventually come to us. As it is now the Americans have never tried to push their trade in the Yangtze valley and south China, where, at a rough venture, I should say at least three-fourths of the people live. Our cotton goods are shipped to Shanghai and sent to the north, being consumed in great quantities in Chihli, Shan Tung and other northern states, including Manchuria and Mongolia. This region demands a heavy cotton to protect the people from the cold. In most parts of China little fuel is used except for cooking. As winter comes on the Chinese adds coat after coat until he at last assumes almost the shape of a

ball, relying on wadded cottons to keep out the cold.

Said Consul General Goodnow: "Our factors want to export the goods that consume the most cotton and it may be for this reason that we have catered to the northern trade. At any rate we have almost monopolized it. Ninety-one per cent of all our cotton that came to Shanghai last year was shipped to Tien Tsin, Che Foo and New Chwang, 3 per cent went up the Yangtze valley to be sold in the northern or colder provinces, 3 per cent went into Che Kiang and 3 per cent remained here in Kiangsu.

"The provinces lower down on the Yangtze and south of Shanghai require a lighter weight, a better bleached and a finer made cotton. This is so on account of the warmer climate. You can't sell linen dusters for winter wear in North Dakota or buffalo overcoats in July in Florida. Our people have evidently supposed all parts of China had the same climate and it was only last year that they began to cater to this middle and south China trade."

"But who gets the trade, Mr. Goodnow?" I asked.

"It goes to the English," was the reply. "They buy our raw cotton and make all the profit of manufacture, carriage and handling. Our factors should exploit this region. It is the most populous part of China and the richest. It is the chief manufacturing district and its trade is of enormous value. The north has its richest lands in the valley of the Yellow river, which is always being flooded, and, as a result, the people impoverished. From middle and south China come the tea, silk and rice and the most of the factories which furnish China's other exports."

An Insult to Good Luck.

"How should we increase our trade with China?"

"There is one thing the cotton factors need to do right away. They should study the market. They make a mistake in thinking anything will do for the Chinese. In fact, there are few markets which are so particular in little things as this. The Chinese are naturally conservative. They are full of fancies and superstitions and you must understand these to deal with them. You cannot force them, nor can you offend their sense of propriety without less."

Take a little incident that happened last year. One of our American mills shipped to Shanghai a big consignment of handkerchiefs for the use of the natives with the Chinese character for good luck stamped on one corner. To his surprise the shipment was a total loss. The Chinese would not buy them at any price, for every Chinaman thinks too much of good luck to blow his nose upon it.

The south can make itself the great clothing factory for the Chinese of the future. The cotton raised here is of such a staple that it can never make the finest goods, and the new factories, therefore, need not be considered as competitors of our mills.

Our cotton factories should send their agents here to study the markets. They should learn just what goods are wanted and how they can be best packed and sold. The Chinese market is the greatest of its kind in the world, and now is the time to develop it along the lines of the United States. FRANK G. CARPENTER.

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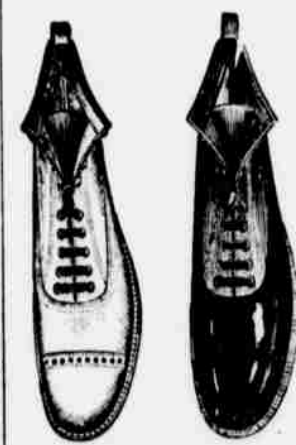
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