

ALIEN AGENTS INTERFERED

They Cause Heavy Loss to Family of Worthy Nebraska Citizen.

QUESTIONABLE METHODS WERE EMPLOYED

People of State Thoroughly Aroused and Their Protest Comes in the Form of Increased Business for Home Companies.

The recent death of the late James E. Cooper of Holdrege, Neb., and the prompt payment of an insurance claim by one of our home companies brings to light some of the questionable methods employed by the agents of alien companies in this state and incidentally points a moral worthy of careful consideration.

To the close student of passing events and changing business conditions the story is both interesting and instructive.

On or about the 20th day of last February a representative of a Nebraska insurance company made his appearance in the thriving city of Holdrege and, true to the time-honored traditions of his tribe, at once began a vigorous canvass for business. He represented a live, sound and progressive Nebraska company, the policies which he offered were liberal and up-to-date, the spirit of home patronage was in the air and he forthwith wrote a goodly number of first-class applications. One of these was signed by James E. Cooper, a leading merchant of the town; a man of middle age, bale, hearty and apparently in the prime of life. His examination was satisfactory, the premium of \$223.30 on a \$5,000 twenty-payment life policy was paid and, together with the application, was forwarded to the home office for approval and acceptance.

Just about this time three agents of a well known eastern life insurance company arrived upon the scene and began a systematic canvass, not so much in the interest of their own company as against the home company. It is barely possible that they were not following the home company agent, but appearances were very much against them and, to use a western expression, they were "a lively lot of knockers." Among others, they called upon Mr. Cooper and, following close upon the heels of this call, came a request from him for an interview with the agent of the Nebraska company. Mr. Cooper asked that he be allowed to reduce his application from \$5,000 to \$2,000, and although his premium had been paid and the application had gone forward, his request was granted and the difference, \$195.10, returned to him. This prompt and generous treatment evidently had its effect, for he did not, either at that time or later, apply for insurance from the representatives of the eastern company. And now comes the sequel to the story.

On the 13th day of last November Mr. Cooper died very suddenly. On December 12 final proofs of death were sent to the home company, the Bankers Reserve Life Association of Omaha, and two days later the following acknowledgment was received by President B. H. Robison:

HOLDREGE, Neb., Dec. 14, 1900.—Bankers Reserve Life Association, Omaha, Neb.—Gentlemen: Please accept the sincere thanks of the friends of my late husband, James E. Cooper, for the prompt payment in full of policy No. 2197 for \$2,000 by your worthy association. Proofs of loss and letters of administration being mailed you December 12 and the check received in settlement bearing date December 13, 1900, shows that the claim was approved for payment immediately on receipt of final proofs and remittance was made by return mail through your representative.

We regret exceedingly the interference of certain old line agents that induced my husband to consent to a reduction of his application from \$5,000, for which he had applied and settled the premium, to \$2,000, that has caused a loss of \$3,000 to my family, that nothing they can ever offer or say will replace.

Wishing your worthy company the patronage and success to which it is entitled from the citizens of this state, I remain, very respectfully, LAURA F. COOPER, Special Administratrix.

The moral of this story is so plain that even "he who runs may read." It suggests the thought that the cancellation of a home policy may mean a gain to some eastern company, but when the inevitable loss comes it falls upon the widows and orphans of Nebraska citizens. Our people are beginning to realize that true prosperity begins at home, that the resources of the state must be conserved and that one of the first and most important steps in this direction is to stop the enormous drain of life insurance premiums (\$1,500,000 annually) which go to enrich eastern companies and to assist in the upbuilding of similar institutions at home.

The following terse bulletin, issued from the home office, seems to indicate that our citizens are beginning to realize this fact and that they appreciate the advantages offered by a sound, conservative and honestly managed home company, such as The Bankers Reserve Life:

OFFICE OF BANKERS RESERVE LIFE
OMAHA, Dec. 17, 1900.—Monday's bulletin: New paid business written first fifteen days December over two hundred thousand dollars. Premium income approximates ten thousand dollars for same period. Thanks to our able field staff and loyal special advisory board. All death claims for year paid immediately on receipt of proofs.

B. H. ROBISON, President.

A MELLOW BOURBON
FROM OLD KENTUCKY.

Green River Whiskey
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THE ILLUSTRATED BEE.**Carpenter's Letter**

(Continued from Sixth Page.)

When they came he told them that he intended to make honest wives of them by selling them at auction to the highest bidders. He sent forth a proclamation that they would be for sale only to bachelors and that no one could buy more than one. There were several score females in the party and the sale attracted a great crowd. When the hour for the auction came the judge and the chief of police acted as auctioneers. They announced to the assembly that the would-be purchasers could each select a wife from those in the yard and if they kill them accidentally they are

danger is leprosy. There are many lepers all over China and in the first stages the disease is hard to detect. One method is to examine the slave in a dark room under a blue light. If this shows that the skin is of a greenish tinge the slave is all right, but if the tinge is reddish it is a sign of leprosy.

Slavery is sanctioned by Chinese laws. It has existed from the earliest period of Chinese history. When Charles Denby was United States minister to China he sent the secretary of state a report on the subject, in which he mentioned some of the laws. He said that slaves who strike their masters and thereby kill them are sliced to death.



THE SLAVES OF THE EMPRESS DOWAGER ARE EUNUCHS FOR WHOM SHE PAYS THREE HUNDRED DOLLARS APIECE.

that she would be put up and sold by strangulation, and if they accidentally wound them they are subject to 100 blows and banishment. On the other hand, if the master beats the slave to death for committing a crime he suffers 100 blows. He has the right to inflict certain punishments upon the slaves. He can buy and sell the children of his slaves and he can buy and sell his own children.

Labor Slaves.

There are labor slaves in China. They have been worked within recent years in the coal mines west of Pekin. There is a systematic scheme in that region to involve men in gambling debts and then take them to the coal mines to make them work them out. Once in the mines they are subject to fines and other charges which make them slaves for life. The Chinese government recently learned of this condition and it has taken some steps to put a stop to the abuses, but I am told that it still exists.

You see in nearly every Chinese city a class of women who go from house to house mending clothes. They come to the families of foreigners and do their darning and patching, sitting in the halls or on the doorsteps as they work. Some of these women are practically slaves. They have been first or secondary wives, but their husbands have grown tired of them and have sent them out to work for themselves and for them.

Among the queerest of Chinese slaves are the men who wait upon the emperor and empress dowager and their court. These are eunuchs bought at a fixed price for the purpose. A special report was made upon them some years ago, but for obvious reasons it was not allowed to get into the hands of the printers. This report states that every fifth year certain princes of China are each required to furnish for the use of the palace eight young eunuchs, for which they are to be paid \$300 apiece. There are about 3,000 eunuchs connected with Emperor Kwang Su and his court. He could have as many as he pleases and the number restricted to the empress dowager is not limited.

FRANK G. CARPENTER.

A SECONDARY WIFE—ALTHOUGH WELL DRESSED, SHE IS A SLAVE.

went off rapidly and by night the last one was sold.

Slave Brokers.

I am told that there are slave brokers in all the large Chinese cities. Their business increases at times of famine and the starvation which now prevails in North China will cause many parents to sell their children. With some it will be a question of allowing them to starve or selling them and the chances are that girl babies will be drug in the market. Think of buying a baby for 20 cents! This is the price which one of the infant asylums of Shanghai pays for them. The asylum is a missionary institution and the children are bought as a matter of charity and religion. They are reared surrounded by Christian influences and are taught all sorts of domestic duties and when they arrive at the proper age are given respectable husbands.

The brokers, as a rule, do not buy babies. The cost of rearing them and the risk of death is too great. They prefer to have girls or boys of 8 years and upward. The prices vary in different localities. I am told that in Pekin a girl of 10 or 12 is worth from \$25 to \$35, while young women will bring from \$150 to \$200. Girls as a rule sell higher than boys, except in the case of a family wanting a likely boy for adoption. In buying slaves the broker often insists on them being left with him for a while before concluding the deal. He takes them on trial just as you would take a horse. He wants to find out if the animals are healthy and sound. The greatest

Brother Dickey's Savings

Atlanta Constitution: I don't fin' n fault wid de worl'—specially in de Chris'ns season, wen you kin hear its heart beat.

Some folks talks 'bout charity so much it's a great wonder de ol' lady don't enter a suit fer libel.

It's true dat him what give ter de po' lends ter de Lord; de only trouble is, de Lawd is expected ter pay mighty big in trust!

If it wuzn't fer hope in de worl' de Lawd knows what I'd do fer dinner dis time termerrer.

Riches sometimes takes wings; but widout 'em dey couldn't outrun me on a plank road.

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