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to see the fair this summer is the popular argument of the day. Are you going? In the question on everyone's lips, I hear that it is going to be even grander than the World's Fair. Why? Because there will be an exhibition manufactured handwork of the Three Americas. And the Omaha Brewing Association has made extensive arrangements to show to the world at



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Carpenter's Letter

(Continued from Seventh Page.)

States. I think if our home statesmen had played their cards properly in 1896 and 1897 this might have been done. But they were too slow and President McKinley was a little too fast for them. I made a trip to Hawaii in 1897 and from there went to San Francisco and thence across the United States to England. I was in Washington when the Hawaiian question was still unsettled. I was anxious to know the feeling of the United States concerning it before I went to England, and I called upon Secretary Sherman, who was then at the head of the State department. I found that he was not in favor of annexation and that he thought it would be contrary to the Monroe doctrine, which he upheld. I had quite a long talk with him over the matter. He did not impress me as a strong man and I left him with the idea that England had yet a fair chance to get the Hawaiian Islands.

"I next called upon President McKinley. I had a little hesitancy at first in approaching him, but I thought to myself that the president of New Zealand ought to be on a par with the ruler of any other country of the world and this stiffened me. I had no trouble in getting at your president. He put me at my ease and the moment he began to talk I knew I was dealing with a different sort of a man from the secretary of state. I presented my view of the Hawaiian matter, proposing the dual control of England and the United States. As I did so I saw the president's jaws come together and his lips tighten. A rather hard look came into his eyes, but he listened without a word until I finished, when he said emphatically:

"Mr. Seddon, the people of the United States will never give up the Hawaiian Islands. They must eventually belong entirely to us and nothing else will be accepted."

"I could see from the way he spoke that there would be no doubt as to his attitude, and when I went over to London I told the ministers of the queen that Hawaii would surely become the property of America. And so it did."

How New Zealand Runs Its Railways.
The conversation here turned to some of the new movements in New Zealand and I asked the premier about the government control of the railways. Said I:

"Your excellency, you have been a railroad man from the ground up. You have worked in the shops. You have run an engine and you have had to do with all sorts of railroad construction. You are now the chief manager of a government which has built its own railroads and to which the railroads belong. Do you think it best for the government to own the railroads?"

"Yes, I do," said the New Zealand premier. "It is the only way in which the railroads should be owned and operated. We believe the roads are for the people and we are managing them in the interests of the people and for the development of the country in that way which will best help all the people. We are not trying to make a profit out of them, and as our revenues increase we steadily reduce freight rates and passenger fares. We are already giving an excursion rate of a penny a mile to parties, and we expect to cut down the fares right along. We give reduced rates to workmen going to and from work. We use the trains to bring the school children to and from school free of charge and we have excursion trains to take the school children now and then out over the country and give them practical geographical lessons. We send out such trains, which give excursions of 100 miles for 3 cents per child. This is just about the extra cost of running such trains, and any school can be taken on a vacation or on an instructive excursion at that rate upon the request of the teacher."

Railroads Servants of the People.
"It is my idea," Premier Seddon continued, "that the railroads are the servants of the people, and that they should be run entirely in their interests. We want to bring every farmer's produce to the markets at the lowest possible cost and to make it so that our people in all parts of New Zealand can compete with those of other countries in the markets of the world. If we can build railroads so that the man 100 miles from the seaboard can send his produce to the ship at the same cost as the man who lives only ten miles away we raise the value of the first man's land to that of the second. We get that much more taxes out of him and he becomes a more prosperous member of the community. We are now devoting the roads largely to opening up new country. We are pushing them out into the public lands and settling them."

"How much railroad have you in New Zealand?"

"We have now more than 2,000 miles, the total cost of which has been a little more than £16,000,000, or in the neighborhood of \$80,000,000. Nearly all the roads are making money. The cash revenue for 1899 amounted to more than \$7,000,000, while the expenditure was less than \$5,000,000. The earnings of some of the lines ranged from 5 to 13 per cent. The matter is very closely figured, and the roads belonging to the government, there is no incentive to give anything else but the best service at the lowest possible cost."

"Do you think the United States can ever have a successful control of the railroads?"

"I don't see why not," replied Premier Seddon. "Congress might take over the railroads at their market value, paying for them with government bonds. Much cash would not be needed, for the holders of the railroad bonds would be glad to exchange them for government bonds."

FRANK G. CARPENTER.

Life Insurance a Sacred Trust. Our Legislators' Duty to the People.

In the closing hour of the last legislature senate file 35 became a law. This bill amended certain sections and created sections 85a and 85b of chapter XIII of the Compiled Statutes of 1899. Under this act so-called stipulated premium companies are compelled to charge as high a premium as old-line life insurance companies; but there is not one line in this law that says such companies shall keep any reserve where-with to meet future obligations. This law describes how funds may be invested, but in no place does it say funds shall be invested. Hence, policy holders are at the mercy of the managers. It is well understood that during the first few years after a life insurance policy is issued there is but little risk for the company that carries the insurance. It is during these early years that the old-line companies store up reserve which, together with interest earnings, help out the company when men get older and the risk becomes greater. Such companies are required by law to keep a reserve according to the table of mortality on which their premiums are computed.

The state does not permit other financial institutions handling trust funds—such as banks, for instance—to transact business unless such bank has assets wherewith to meet all its obligations. In life insurance the conditions are more serious, because the liability is contingent upon the death of the insured and such contingency does not occur in any marked degree for a great number of years after the contract liability is assumed, as the great majority of policy-holders will live from ten to forty years after the policy is issued. It seems strange, to say the least, that one class of life insurance companies should be compelled to create and keep a reserve and another class charging the same premiums may do just what they please with their premium income. Under the present law no stipulated premium company can be declared insolvent as long as it can meet current death losses, although there may not be one dollar of invested assets. The legislature should repeal or amend section 85a, chapter 43, Compiled Statutes of 1899, and if the natural and stipulated premium companies propose to redeem their promises to the public they cannot object to this amendment. If they do not, then the necessity of this law for the protection of the public is apparent. The public is not versed in the intricacies of life insurance and cannot distinguish between these and legal reserve or old line companies.


They, as a rule, believe in that company which is organized according to law, and protected by law, and is chartered to do business under the laws of our state. The public, then, has a right to demand that such a company be perfectly safe. Such should be the fact; but the very opposite is the case when it comes to life companies or associations organized under our laws of 1899.

There is grave danger for the future unless this law is amended. Fraternal insurance is not affected in any way by the law governing Mutual Benefit associations or its amendments. They are doing a grand and noble work and tens of thousands of families are today provided for who would otherwise have been in destitution.

REV. FRANK W. FOSTER.

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Hiller's Pure Rye
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The Article Headed **"Taxing Alien Corporations,"** Appearing in our last week's issue, was an advertisement, the signature of the Bankers Reserve Life Association having been omitted by mistake.

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It All Depends

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