

"IT TAKES ALL KINDS"

of people to make a world. If we were all constructed alike it would be no world. That some of the worldly people are better than others is an undeniable fact, some excelling others in all things.



The same rule applies to articles manufactured. No matter how good an article may be, there is always something that is better. The Blue Ribbon Bottled Beer excels all other beers manufactured for purity, age and strength. Try a case.

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HARTFORD OF THE WEST

Capital City of Iowa Has Become a Great Insurance Center.

REMARKABLE GROWTH OF HOME COMPANIES

Loyal Citizens of Sister State Set a Good Example for Nebraskans—Home Companies Receive Strong Support.

There are about fifty home insurance companies in Des Moines. Nearly all lines of assurance are represented, but the life associations show the most interesting results, and their reports furnish much food for profitable study.

The law of Iowa levies a tax of 2 1/2 per cent on premiums collected by alien companies, thereby protecting home companies and compelling foreign companies to contribute their just share of taxation, and the law is complied with. In round numbers, the securities of Iowa companies now on deposit with the auditor of state amount to \$7,250,000, an increase of more than \$6,000,000 since 1890, at which time the amount was less than \$1,000,000. And this \$7,250,000 represents only a part of the wealth which the home companies have saved to the people of the state.

Iowa is a great commonwealth, rich in almost every natural resource, and her citizens know how to conserve and protect their own. They are wise in their day and generation. They know the benefits to be derived from sound insurance—and they have made it sound—they have seen the danger of the steady drain of premiums paid to alien companies, and they are stopping the drain.

The great increase in business shown by western companies since 1890 is the effect of several causes. General Prosperity is in the field, but the principal cause was furnished by alien companies. During the panic of 1893 the great eastern and other alien life companies became alarmed. They withdrew millions of dollars from Iowa and Nebraska banks; they forced the panic and helped to bring about the ruin of many institutions which might otherwise have weathered the storm. They dumped western securities upon an already overloaded and declining market; they refused to renew farm and other real estate loans, and demanded instant foreclosure of mortgages, not because they needed the money, but because the debtor could not pay on demand.

This deplorable action cost the west untold millions and the people of the west have not forgotten. Their eyes have been opened and they see clearly. They observe that alien companies are willing to share their prosperity, but not their adversity; they observe that alien companies retain two-thirds of the premiums collected, which means a total loss of that amount to the state and a tremendous drain upon its material wealth. They see alien agents trying to interfere with state legislation and alien companies escaping their just share of taxation. And seeing clearly they realize that their wealth is safest at home, that it is better and cheaper to borrow western money than eastern money.

The history of Iowa is the history of Nebraska, except that the latter state has no great insurance center. Only within recent years have Nebraska laws been favorable to home companies, several of which are now in the field and established upon a solid foundation.

Among these home companies the Bankers Reserve Life of Omaha easily leads. Organized in 1897, it has already written over \$3,000,000 of insurance, and its future success is an unquestioned certainty. Its premium income for 1901 will approximate \$200,000, a very material saving to the citizens of Nebraska. Its officers and board of directors comprise some of the most substantial men of the state; its field staff is a corps of trained fighters, and its policy holders constitute a regiment of loyal Nebraskans.

President B. H. Robison is a thoroughly practical insurance man of many years experience. His ability is unquestioned. He has faith in Nebraska and the west, and is elvng his energy and organizing ability to the upbuilding of a great home life insurance company, which shall endure as a monument to the progress, resource and development of a great state.

The Bankers Reserve Life offers to the citizens of Nebraska safe, sound, liberal insurance in "Policies which are not excelled in the world."

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Carpenter's Letter

(Continued from Seventh Page.)

taurant man was fined \$7.50 and costs for employing his waitresses fifty-two hours per week, and another was fined for not allowing one of his females an hour for her meals.

In the town of Napier a man who employed females for more than fifty-two hours in each of two succeeding weeks was fined \$40. This man kept a store. His average time at fifty-two hours per week was less than nine hours a day. I wonder how many of our merchants would like to be fined for keeping their girls at work for more than nine hours a day?

And this brings me to the question of salesladies. The laws of New Zealand provide that every saleslady shall have a weekly half holiday. They provide that the girls must have seats in the stores and must be allowed to use them. I have before me cases of merchants who were fined for not providing such seats, and this is so both in the stores and the saloons.

The saloons here are called public houses or hotels, and in ninety-nine casts out of a hundred the liquors are served out by women. The prettier the face the bigger the wages, and the more charming the barmaid the greater the custom. In many of the hotels the barmaids do not work more than eight or nine hours. The government gives them their half holiday, and the hotel keepers are fined if they do not see that they take it. This matter of the half holiday is rigidly kept, and I have instances of fines for the delivering of goods or bread on a half holiday.

A curious fine was that of a baker who kept his own daughters working all night at one time. The government inspectors heard of it. They arrested him and they charged him \$5 for each girl and warned him that on the next offense the fine would be raised to \$50.

The government regulates all sorts of things as to woman's work. It objects to females being worked in gangs at such hours as will necessitate their going home late at night. The head of the labor bureau recently reported that he found a factory in which one set of girls was put on from 8 to 11 a. m., and then taken off until 1. They were worked from 1 until 5 and again from 7 to 9, making altogether nine full hours. Another gang of girls was worked from 10 until 1, from 3 until 7, and from 9 until 11. "This arrangement," said Mr. Tregear, "does not require more than the legal time, but we believe that it is bad for the girls to go home so late at night and that they do not have their regular time for rest, and it should be remedied."

Women have the right to vote in New Zealand, although they cannot be members of Parliament. They can be mayors, members of the town councils, school board directors, and can hold a number of other offices. I find that the women go to the polls, especially those of the lower classes. Indeed, the capitalists say that it was woman's suffrage that made the workingman the balance of power in New Zealand. When the law was first put in force many of the richer women stayed away from the polls, while the wives of the laboring men voted for what they considered their rights and those of their husbands. Today father and mother go to the polls together and vote and when labor questions are before the country the women of the working classes are out in force. The woman's rights advocate goes about, with her tracts and speeches, and the type is the same as in the United States.

Women and Whisky. "What has woman's suffrage done for New Zealand?" I asked a New Zealand lady.

"It has closed 25 per cent of all the saloons for good and it has closed all of them after 10 o'clock p. m. We have parts of New Zealand where there is absolute prohibition. There are no public houses or saloons as you call them. I have one town especially in mind. This was noted for its drunkenness and disorder. It is now one of the quietest and most respectable of communities. It has diminished its police force, and its jail for want of use has been made the headquarters of the Salvation Army."

"Are the saloons open here on Sunday?" I asked.

"They are open for one hour in the morning and one hour in the afternoon." "But what else has woman's suffrage done?"

"It has fixed the hours of woman's labor in all the factories. It has stopped sweating and it has given the laboring women some of the rights that are accorded laboring men."

"Then you think it is a good thing for New Zealand?"

"I assuredly do, and I think it will be a better thing as time goes on."

In closing, I want to say a word about the pretty girls of New Zealand. The islands are full of them. The climate gives them the rosiest of cheeks, and they look more like the women of England, Scotland and Ireland than the tall, gangly, "cornstalk maidens" of Australia. The average of intelligence is very high, and in manners and dress they will compare favorably with the girls of the United States or Europe. They are thoroughly up to date as to public matters. They discuss the political issues with each other and with the men, and they are quite as beclubbed as the women of the United States. Every town has its Shakespeare club, its Beethoven club, its travel club and its Woman's Temperance society. There are golf clubs and croquet clubs, and, in fact, all the organizations to which the twentieth century woman is so glad to belong.

FRANK G. CARPENTER.

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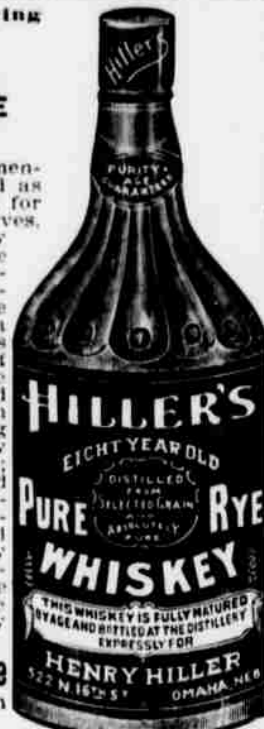
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