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## "OF ALL SAD WORDS,"

The Poet Sings, "Of Tongue or Pen, the Saddest Are These, 'It Might Have Been.' "

Commends Whittier's Poem to the Allen Life Companies Who Predicted Its Failure and Sought Its Destruction.

'Of all sad words of tongue or pen, The sadest are these, It might have been." When the alien life insurance companies opened their batteries on the Bankers Reserve Life they counted surely upon its de-

struction. It was young, in a young commonwealth. They were old, from the older not maintain itself against the

United Opposition of the old line life companies in America But the Bankers Reserve Life is vigorous as well as young. It has a management of experience and integrity. It has devoted itself strictly to business. Never flinching for a moment, but aggressive and determined, the young Nebraska Life company

Wrote \$1.750,000 Last Year. thus forever putting at rest any doubts as to its success and vindiating its right to a place among the foremost life companies of the land. It has proved to Nebraska and the people of the west generally that a home company, with home management, offering as good or better forms of policies than alien corporations, may count confidently on a home support. Thinking people know that

Over \$1,500,000 Goes Away

from the state annually to alien life companies and they further know that less than one-third of this enormous sum finds its way back to the policy holders and beneficiaries of this state. Over \$1,000,000 is annually withdrawn from the channels of Nebraska trade and commerce, no part of which is ever returned to the state through policy holders or beneficiaries.

"It Might Have Been" Different. had the Bankers Reserve Life and similar corporations come into existence ten years ago. It will be different at the end of another decade, for home life insurance is just as essential to the prosperity of a commonwealth as any other great form of financial institution, as, for instance, savings banks, building associations and banks of deposit.

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### ILLUSTRATED BEE.

Carpenter's Letter (Continued from Seventh Page.)

looking into a sulphur pool, the gases of which almost sicken us as we stoop over. The pool is filled with boiling mud. There the steam is so thick you can hardly see through it. Be careful where you step. THE BANKERS RESERVE LIFE girl slipped into that vat the other day and came out cooked.

Look at this hole, see how it bubbles up mud and oil. It makes a noise as though it were run by machinery and the people have named it the donkey engine.

See the white stuff on which you are standing. It looks like salt. You have passed out of the sulphur hills and are now on hills of snow, which show out in contrast with the boiling mud about you. Pick up some of the snow or salt and taste it. How it puckers your mouth. Your lips and tongue wither as though you had bitten into a green persimmon. The stuff is not sait. It is alum. There are bushels of it states. They were certain this infant could here, but mixed with other minerals. There are parts of New Zealand where there are cliffs of alum and where the springs flow alum water.

But let us take a look at the Inferno. We walk through the steam over a thin crust of sulphur and look down into a great vat twenty feet deep and so large that you could drop a Maori house into it without touching the sides. It seems to be filled with boiling paint and as it seethes it now throws up a column of mud. The scent is nauseating. Our stomachs turn and we give our hands to the guide and beg him to lead us forth. We go out through clouds of steam loaded with camphor, by the Devil's Punch Bowl, in which the mud is the color of lavender, and on into the open, where the green hills and the blue sky bring us back to earth.

FRANK G. CARPENTER.

#### Japanese Ladies

The February number of the Woman's Home Companion contains a deeply interesting article by the young Japanese writer, Onoto Watanna, entitled "Home and Social Life of the Japanese." She sketches them as follows:

"In a poem entitled 'To a Japanese Lady of High Rank,' by an American, she is described thus:

'Fragile waxen type of woman, Mute, inscrutable, unhuman.'

"A little deeper insight into the character and a better knowledge of the life of the lady of rank in Japan, might have stayed the poet's pen, for above all things she is human. Furthermore, she is essentially domestic, womanly and motherly. Obedient to the etiquette of her class, however, she is mindful of the strict convention which demands the repression of her emotions, and which regards any betrayal of her real feelings, particularly in public, as vulgar and unrefined. Hence, the Japanese lady wears a placid, even-smiling mask. perhaps at a time when she is undergoing both mental and physical suffering. But she is not 'unhuman,' nor is she any the worse for this repression, for together with it is cultivated self-abnegation, unselfishness, meckness and obedience, and at all times these qualities have been put to a test that has provoked acts of positive heroism on the part of this 'fragile waxen type of woman.

"Even the highest class Japanese women have their household duties to perform, and no matter how rich the family, Japanese girls are brought up to be able to sew. cook and attend to their homes. With the usual perversity of things Japanese, the household is managed with a view to the comfort of the husband. The first thought of the wife, whether she be rich or poor, is ever to make the happiness of her husband.

"Now, duty is a pretty hard word for some of us to spell, but to a Japanese it is almost an equivalent for pleasure; and so no duty or task in the home is performed but that it is done with a light and cheer-

#### A Bachelor's Reflections

New York Press: The biggest and ugliest microbe of all lives is in the stolen kiss.

Some men's way of getting the devil behind them is by chasing him around the stump and going slow.

If the average man isn't worrying around all the time about his business his wife thinks he is getting reckless.

A woman never gets to be so sure of her husband's love that she doesn't look hard at all the pretty women he bows to.

A woman generally doesn't find out that her husband has come home out of temper for ten minutes after the cat has hid under the stove.



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