

THESE LETTERS TELL THE TALE.

Banker Castetter of Blair Writes to Hon. Edward Rosewater of the Bee for Information Regarding the

Bankers Reserve Life Association

Mr. Rosewater's Unqualified Endorsement of the Home Company, After a Personal Inspection, Quoted in Full.

A. CASTETTER, President,
F. M. CASTETTER, Vice-President,
P. H. CLARIDGE, Cashier

Established 1869,
Incorporated 1898,
Capital Stock, \$100,000.

THE BANKING HOUSE OF
A. CASTETTER

BLAIR, Neb., Sept. 5th, 1901.

HON. E. ROSEWATER, Omaha, Neb.
Dear Sir: Can you ascertain for me whether the Bankers Reserve Life Association of Omaha is financially sound and whether its condition would justify me in taking out another policy? Have you any means of looking into its affairs and business methods? Do you carry a policy in this company, and if so how much? If not, would you feel safe in doing so? I ask these questions because you are reputed to be the heaviest insured man in this state and are considered well informed about life insurance companies.
Trusting I am not intruding too much on your time, I am,
Yours truly,
F. M. CASTETTER, Vice-Prest.

THE OMAHA BEE
E. ROSEWATER, Editor

OMAHA, Neb., September 10, 1901.

Mr. F. M. CASTETTER, Blair, Neb.
Dear Sir: I hope you will pardon delay of my response to yours of September 5th occasioned by business pressure and professional work.
While heavily insured I do not profess to be an insurance expert, and would not venture to proffer advice as to the propriety of your insuring in any particular company.
I do not carry a policy in the Bankers Reserve, first, because I already have more than \$275,000, which is all I can afford, and, second, because I have reached the age limit fixed by the insurance companies.
On the main points of your inquiry I would say that from the best obtainable information the Bankers Reserve Life is financially sound. Within the past six weeks Insurance Commissioner Babcock made an investigation into the business methods, resources and liabilities of that company, and after a protracted examination pronounced its management and condition satisfactory. Two weeks ago Mr. Robison, its president, urged me to examine the books and records of his company, and after spending about two hours in their inspection, I became satisfied that the system of accounting was as perfect as any that I have seen in any business establishment. The list of policy holders is made up very largely of the most active and progressive class of business men in every section of the state.
Incidentally I learned that the company issues no policy above \$5,000 and has reinsured every policy above \$2,000 in an Iowa company that is represented as sound and safe. This reduces the risk of the Bankers Reserve Life very materially and affords additional protection to its policy holders.
Very truly yours,
E. ROSEWATER.

Carpenter's Letter (Continued from Sixth Page.)

which there are openings every here and there for the water to flow off. The road drainage is perfect. There are culverts under the highway and in some places in order that the irrigation system may not be disturbed the streams are carried across high above the roads.
During a ride with Controleur de Groot of Bangour I passed many piles of volcanic pebbles which had been gathered from the streams and brought to the roadside. I asked what they were for and the controleur told me that they were for repairing. He pointed out that each pile bore its number and that the controleurs knew to a cubic foot just how much each contained. This ride was behind a team of high-stepping ponies on a road as smooth as a floor, shaded with tall kamari trees which interlocked their branches overhead, making an arbor many miles long. So far I have not found a road that is not shaded. Some of the trees grow to a height of 100 feet and a walk is not unpleasant even at mid-day.

How They Police the Country.
At short distances there are rest houses or police stations, little shelters about six feet square with tiled roofs upheld by white pillars. Each shelter has a wooden drum and the patrolmen are required to pound upon this every time they pass during the night. The roads are thus watched all night long by native guards armed with knives and lances; they are supposed to protect the houses and travelers. Every native must give two nights a month to road watching, and two days every month to work on the road, so that on the average each native gives a day every week to road work. Some of the officials think this is too great a hardship to the people, but the older Dutchmen say that it is through this that Java has been made the prosperous country it is and that it must not be changed.
FRANK G. CARPENTER.

Is She Meanest Woman?
Chicago Record-Herald: "I've heard a good many stories about the meanest man," said Mr. Peckham as he looked furtively around to make sure that no one was present who might carry tales to his wife, "but nobody has ever had anything to say about the meanest woman. I know her."
His companion, being a man of sound judgment, preferred not to take any part in the poor fellow's domestic affairs and pretended not to be interested. But Mr. Peckham went on:
"She lives around the corner from us and makes her husband send word to the office that he's sick about once a week, so he can stay home and look after the babies while she goes shopping. Then she finds fault with him because he isn't working his way up and getting his salary increased."

Hitch in Negotiations
Pittsburg Chronicle: "Good morning, Mr. Magnate," said the reporter to the president of the street railway company.

"Good morning, sir," was the returned salutation. "What can I do for you?"
"I called to inquire, sir, whether your road has yet been leased to the new company?"
"No, there was some difference between us and negotiations have been abandoned."
"Would you mind letting the public know the cause of the hitch?"
"Not at all. It is no secret. The new company wished to lease our road for 999 years, but in justice to our stockholders we felt that we ought not to lease it for longer than 999 years."
"Thank you, sir."
"You are quite welcome. Call again."

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