

# A YEAR OF GREAT GROWTH

President Robison of the Bankers Reserve Life Association Shows a Remarkable Record for

## NEBRASKA'S GREAT COMPANY

1145 Policies in Force at the End of 1901 Representing \$3,423,000 at Risk Mostly on Nebraska Lives.

Since the publication last week of the annual report of President Robison to the stockholders of the Bankers Reserve Life Association the management of this popular young life insurance company has been in constant receipt of words of congratulation.

Compared with the experience of the leading eastern companies, the great growth of Nebraska's favorite life association is phenomenal.

At the End of its Fourth Year the Bankers Reserve has more outstanding insurance than the Northwestern Mutual of Wisconsin reported when it closed its sixth annual report, and within \$24,000 of the aggregate of the National Life of Vermont after sixteen years of energetic effort.

The premium incomes of these companies also fall short by comparison. In other words the Bankers Reserve, in the face of a competition never experienced by any eastern company, shows at the end of its fourth year

### A Premium Income of \$111,311.72.

This is 38 per cent increase in a single year, during which year the Bankers Reserve wrote \$1,766,000 in new insurance.

The savings from the first year's premiums on the business of last year is more than sufficient to pay all death losses and the premiums on \$1,777,000 of insurance.

Not only has the expense been remarkably low, but the conservative policy of the company which rejected over \$100,000 in risks offered has resulted in

### The Lowest Death Rate.

The company had only four death claims in 1901, aggregating \$10,500, of which sum \$5,750 was paid by reinsurance, leaving the net expense to the Bankers Reserve at \$4,750. These claims were paid immediately upon proof of loss.

The company closed its books December 31st, 1901, without a single unpaid obligation and with net cashable assets of nearly \$50,000 standing to the credit of the policy holders.

Write to B. H. Robison, president Bankers Reserve, Omaha, Neb., for full particulars.

### The Bankers Reserve Life.

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### Puzzle Patent For Sale



Inquire of Catharine T. Duke, Estherville, Iowa.

## Carpenter's Letter

(Continued from Sixth Page.)

were tall, portly, fine looking men, dressed in silk brocades, which would have made fine gowns for any White House reception. They spoke English well and were thoroughly posted on the silk markets of the world. We first entered the basement, where a number of English steam engines were supplying the power, and then mounted to the second floor and were taken through a number of large rooms filled with little white balls covered with a soft, silky fuzz. Each ball was about as big as the largest peanut. These were the cocoons as they had come in from the country. They had been baked in ovens and the worms inside them were cooked hard. I picked up a handful and shook them. They felt like peanuts and the little baked worms rattled like kernels inside the shells.

### Chinese Factory Girls.

Leaving this department, we went into the factory proper, a great room which was humming like a cotton mill. It was 500 feet long and seventy-five feet wide and was filled with machinery. In it 700 women and girls were reeling silk. They were working at the machines, which ran in rows from one end of the room to the other. Some of the women were sitting at pans of steaming hot water, in which the silk cocoons bobbed up as though they were alive, while thin threads of fine white silk were pulled from them by the moving reels above. As I looked into the pans I could see the cocoons dancing about in the steam in blocks of five and that each woman started a new thread from time to time by pulling a cobweb strand from each one of five different cocoons and twisting them into one. This was then fastened to the reel so that the reel unwound the five cocoons at once, twisting their threads together into one before it was wound. Different numbers of strands are used to make the different kinds of silk thread. Five strands make the finest thread. The kind of thread that we import for the United States usually contains six, eight or ten strands.

Before the cocoons are unwound the threads are loosened by soaking the cocoons in hot water. This is done in bowls in front of the reeling machines, the cocoons being stirred about with little brushes of bamboo by Chinese girls of from 8 to 13 years of age. When the threads become loosened they can easily be picked up.

Some of these little children work at 3 cents a day and some of the women only get as much as 5 cents of our money. The best of the little ones receive 12 cents and the highest paid woman of the whole factory was getting 26 cents a day. This was for thirteen hours and for seven days of the week.

Notwithstanding the low wages, I noticed that the women and children appeared happy and well dressed. Many of the girls wore jewelry and some of the prettiest hands that wound the cocoons about in the water had silver or gold bracelets on the slender wrists above them.

FRANK G. CARPENTER.

## It Floored Audrey

Portland Oregonian: "Touchstone," observed Audrey, as they left the wings and started for their dressing rooms, "what's the difference between the stage carpenter and the author who was back here just now to look at the stage?"

"Too many for me," said the Fool. "One set the scene and the other seen the set."

"Audrey!" exclaimed Touchstone, "the next time you endeavor to perpetrate conundrums you will do well to remember that your education has been sadly neglected as to grammar. But here is one for you to untangle: What's the difference between Edwin Booth and Iago?"

"Lor!" said Audrey, "what is the difference?"

"One played Othello and the other worked him. When you get that doped out come back and I'll give you another."

But Audrey didn't report in again that night.

## In Memory of Old Times

Chicago Tribune: Goodman Gonrong stepped up to the aristocratic personage in the irreproachable togery and walked along by his side.

"Mister," he said, "a dime ain't much to you, but it would git me a good meal, o'—"

"Cut out that whine, you greasy old bum," interrupted Pellaire—formerly Rusty Rufus—"and tura your toes out. Stand up like a man. Haven't you any pride in your profession, you bloated old rascal?"

Taking from his pocket a large, round, silver coin he thrust it into the hand of his bleary-eyed fellow citizen, turned him around, gave him a parting kick and strode on, wiping his hand on a perfumed silk handkerchief as he strode.

## Origin of Buckboard

Washington Star: "There are few persons," says a soldier who long since returned to civic ranks, "who know how the name of buckboard came to be applied to a vehicle. It was 'way back in the '20s, when the transportation of goods, wares and merchandise was principally all by wagons. Dr. Buck, who for long years after was the military storekeeper here, was then in charge of stores enroute to army posts in

## THE ILLUSTRATED BEE.

the southwest. In east Tennessee difficulty was experienced by reason of the rough roads and there were frequent mishaps, mostly from the wagons overturning. Dr. Buck overhauled the outfit, and, abandoning the wagon bodies, long boards were set directly on the axles or hung below, and the stores were reloaded in such a manner that there were no further delays from breakdowns, and the stores safely reached their destination. The idea doubtless was not new, but Dr. Buck's example was followed, especially when roads were rough, and soon much hauling was done by the use of wheel, axle and boards only. Now the fashionable buckboard recalls the old gentleman to some of us."

## In a Roundabout Way

"Did he call you a hog?"

"Well, not in specific terms, but I think that what he said justified me in hitting him?"

## Pointed Paragraphs

Chicago News: Don't believe all the good things you hear of yourself.

A witty girl is often a drug in the matrimonial market.

Some hair is prematurely gray and some is prematurely dyed.

Few women flirt after they get married—and few men flirt before.

The less a woman knows about anything the more positive she is.

Lend a man a dime and the next time he will strike you for a dollar.

Thanks are so cheap that there is no excuse for giving them grudgingly.

In after years a man rejoices because of the failure of his youthful ambitions.

No true woman will admit that she married the first man who proposed to her.

Any self-made man is apt to feel sorry for the inferior product of the Almighty.

He is certainly a mean man who will sue for divorce on the grounds of nonsupport.

During his sojourn here on earth a man must put up with a lot—and put up for a lot more.

**In a Glass of Water.**

Put a handful of *glazed coffee* in a glass of water, wash off the coating, look at it; smell it! Is it fit to drink? Give

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