HOW TO SAVE MONEY.

B. H. Robison, President of Omaha's Strong, Vigorous, Aggressive and Successful

BANKERS RESERVE LIFE

Offers a Homily Worth Reading upon the Subject of Money Making.

"The American people are extravagant," said B. H. Robison, president of the Bankers Reserve Life association, as he turned toward a newspaper man who was seeking

"They are unwilling to submit to the rigid economy which makes fortunes for their business associates born on the other side of the water or bred and trained by ancestors who learned to husband all their resources in the hard school of experience in foreign lands.

"Household expenditures, pleasure parties, junkets and culture in America mean large drafts upon the breadwinner's purse. The children of America require larger sums of money for their comfort and convenience than the elders of foreign families count necessary.

"In our land money comes easy and it goes easy. The average salaried man with a wife and children seldom lays by anything until past middle life. School, church, society and a bit of travel take up whatsoever sums are not consumed for food, clothing and other actual necessities.

"The young men acquire habits of luxury which absorb most of their earnings, and the average American wage-earner is usually dependent upon steady employment for the requirements of his person or his household.

"Were it not for life insurance in one form or another the dependents of the ordinary citizen would be left with little or no resources when death calls the head of the household from the counting room to the grave.

"The fraternities protect hundreds of thousands of our people from want. The life insurance companies save the families of other hundreds of thousands from discomfort, if not distress.

"The life insurance companies are the safest, best and most profitable form of savings institution in America. A twentypayment policy in the Bankers Reserve Life is not only a protection for the beneficiaries, but a positive, unfailing bank account for the breadwinner himself. With its cash surrender values, its loan values and the other liberal options offered by this and kindred forms of life insurance policies every man earning money can make sure of saving something, while at the same time protecting his family.

"I would not have a policy in a fraternal order lapse," continued the president of the Bankers Reserve Life, "but I wish every man in business or at work for wages could be made to understand the importance of carrying a policy in a company like the Bankers Reserve Life.

'Our policies are as good as government bonds. They are available assets in the hands of the policy holders. Whether carried for the full term or used as collateral or cashed up before maturity, they are equivalent at all times to a bank account. In sickness, financial misfortune or death they are invaluable. I wish you would invite your readers to correspond with me upon this subject. The newspapers do not appreciate the importance to the community of life insurance."





TWENTIETH CENTURY FARMER Popular and Timely Articles. TWENTIETH CENTURY FARMER Best Agricultural Weekly. TWENTIETH CENTURY FARMER Best Agricultural Weekly.

What Savage Critics Say

(Continued from Page Thirteen.)

make life more troublesome to live. These people make toys of their inventions and enslave themselves to them until they think there is nothing greater in earth or beaven than the work of their hands.

"We need nothing of theirs," he concluded grimly, "save their marvelous cannon-that we may be able to keep out the rest of their civilization."

Ras Makonnen, the right hand man of King Menelik of Abyssinia, gathered a poor opinion of civilization when he visited Europe to attend King Edward's corona-He was indiscreet enough to wear his Abyssinian costume in the streets of London, and the small boys shouted rude remarks when he passed by.

"It is a land without manners or decency," he said indignantly. "We in Abyssinia courteously receive European travelers in their strange garb, and anybody who mocked them would be severely punished by the Negus. But when I told an English prince that his own soldiers had laughed at me, his guest, he only said, 'Oh, you must not mind that; it is a way they have.' It seems that the princes have no power in this land. The common people sons of dogs with the habits of pigs-are kings."

The courtiers told off by King Edward to look after the Ras tried to efface the the memory of his humiliation by giving him a good time. They showed him arsenals, dockyards, theaters, cathedrals and everything they thought would impress him. It was of no use. He asked the question most barbarians ask, "Do these things make you happier or better men?"

The theaters and music halls shocked him terribly.

"How can you go to these places to women dance shamelessly, half clothed?" he exclaimed. "And not only go, but take your wives and children! You make a puppet show of vice, and then you call us uncivilized. If this is civilization, if the drunken men who swarm riotously in your streets at night are produced by civilization, we Abyssinians had better remain barbarians."

Ras Makonnen's disapproval of the soubrette is shared by most barbarians, especially if they are good Mahommedans. A Moorish visitor in Marseilles was even more shocked than the worthy Abyssinian.

"It seems horrible to me," he said, "that your European women walk with uncovered faces in the streets and talk to me openly and shamelessly as they choose, even contradicting their own husbands. But the women on the stages of your theaters-well, I cannot think of them without shame."

This same Moor was taken to a ball in Paris by a French friend. In silent horror he watched men and women dancing together and at last confided to his friend that in a truly civilized country like Morocco such women would be deservedly strangled. His hostess, taking pity on his loneliness, asked whether he would care to dance with her, but he sternly refused to have anything to do with proceedings which he considered utterly depraved.

In an Italian hamlet in Venezuela lives a well-educated Guaraguanes Indian who had paid a visit to New York. Asked by a traveler what he thought of that city, he replied:

"It is a wonderful place, truly; and full of marvellous things of which I had not even dreamed. But the men who live there must verily be accursed of God and the Saints. How can there be any happiness in their lives? They are always rushing to and fro madly, as if a jaguar pursued them. Better the trees of the forest than those tall buildings which shut out the sun.

"Why do men-wealthy men, I am toldimprison themselves in those buildings all day long? Is that the way they were meant to live? Are they not wasting their lives in a vain pursuit of gold which will do them no real good?"

Turkish Woman's Life

(Continued from Page Four.)

of errors takes place. The young husband is often depressed to the depths of despair when he sees the prize the marriage lottery has given him. Later on, of course, he is free to divorce his spouse, with or without good cause, but not without a substantial sum of money. This proviso, which the law very strictly enforces, acts as a wholesome check on divorce. Polygamy, therefore, is a costly luxury nowadays in Turkey, and no more than 6 per cent of the male population indulge in it. In many cases, when a Turk marries, the parents of his bride insist on his signing a clause in the contract undertaking not to marry a second wife so long as his first is alive and undivorced. And thus the average marriage tends to resemble that of the west more and more. The husband treats his wife as his equal, and although her apartments (the harem) and his (the selamyk) are always separate, he sometimes comes and takes counsel with her, and sometimes coffee and cigarettes.

The women, who are but children of a

larger growth, are not educated, accomplished or skilled in the performance of household duties. All the shopping is done by the willing husband, unless he is wealthy enough to pay a manager and watchful enough to keep him honest. There are no cupboards in the house, and few of the arrangements without which an European lady could not conceive of family life. All Arabia breathes from the sandal-wood tollet box of the stately Circassian or soft, languid Georgian, and her stiff, rustling silks are perfumed like cachets. Of late years French, English and Belgian governesses have materially contributed to spread a knowledge of music, to impart a love of art, and to awaken and foster a sense of womanly dignity, which will end by breaking down the artificial walls which so often turn the woman's apartments into a gilded cage.

In High Favor

One who has investigated the subject thoroughly declares that stenographers have a much better chance of winning husbands than any other class of women workers. The demands for their services as workers is said to be unfailing. That is said to be because it is the gate to matrimony, and the ranks are constantly being depleted to recruit wedding processions. For this reason the demand for women stenographers continues despite the constant turning out of new material from the business colleges.

From the colleges and schools the stenographers come in the hundreds. They have little difficulty in entering the offices of business houses, corporations and firms. Their predecessors have left to marry the business man, one of his clerks, one of the customers with whom she dealt or someone she has met by reason of being in the office,

In no other line of business, it is said, are the matrimonial chances so good. The stenographer has more opportunity than any other of her sisters in other work to come in contact with eligible men.

Qualities which help to brighten an office may do the same for a home, and many men whose business requires their strictest application, not leaving them time for extended observation, discover that the young women working in their offices possess the attributes they would desire in wives.

The school teacher, it is argued, may be just as pretty and just as sweet tempered as the woman engaged in any other work, but she devoted her working hours to children whose affection may be pleasant to have, but not effective so far as the future is concerned. The stenographer, on the other hand, is likely to produce affection in men who have the ability, if they have the inclination, to offer her a

An Apt Pupil

"The great trouble with you." said Mrs. Jaggsby to her husband the next morning, "is your inability to say 'no.' Learn to say it at the proper time and you will have fewer headaches."

"I can see where you are right, my dear," replied he of the throbbing tem-

"By the way," continued Mrs. J., "I want to do a little shopping today. Can you let me have \$10?"

"No," answered the wily Jaggsby, without a moment's hesitation.-Chicago News.

Pointed Paragraphs

Many an honest man eats pie with a knife.

Nothing tires one more than to hear others boast of their honesty.

Any girl who marries to please her folks usually gets the worst of it.

Loaning money strengthens the memory; borrowing it causes forgetfulness.

An automaton manufacturer recently made a toy tramp-but it wouldn't work. If the electric chair is an instrument of

death where does the accordion come in? How the meat ever got in between the bones of the shad is one of the things beyond all human understanding.

Friendship is all well enough in its way, but when a man wants to make a touch it is better to strike an acquaintance.

A magazine recently contained a poem written by "A Man Who Thinks." It is believed to be the first poem of the kind ever published.

According to statistics only 29 per cent of the players in foot ball games in the last ten years have been injured. The managers will have to do better than that if they are to hold the crowds.-Chicago News.

YOU ARE TOO THIN!

Call at the Sherman & McConnell Drug Co., Omaha, or write to D. Y. Jones Co., Einira, N. Y., for a convincing trial package of Dr. Whitney's Nerve and Flesh Builder, absolutely Free. It costs you nothing—it may mean much to you or yours. Yew people derive from their food the full amount of nourishment and itsah-giving properties which Nature Intended. Thousands of ladies and gentlemen would be delighted to take on more flesh and have a well rounded, attractive figure, but they do not know that it is possible to do so. We assume the burden of the proof, knowing if the trial package does not prove effective we cannot hope to gain a customer.

customer.

The sample will do more. It will give atment an immediate increase in appetite; improve digestion; better reliah of food; better spirits; better color; stronger herves; more refreshing aleep and MAKS YOU FEEL, HETTER.

YOU FEEL RETTER.

Special Tablet No. 8 for ladies will positively de-volop the form and give better color and better general health. Price reduced to \$1.00 for three

general health. Price reduced to \$1.00 for three weeks' treatment.

"The building up of my physical system by the use of Dr. Whitney's Tablets is a wonder to use. I have been depleted so long I am simply delighted with the results obtained. No one need fear to use this splendid remedy, as it is all you represent it, and more. Any lady wishing to write me I shall be glad to confirm this letter, and tell them of other benefits not mentioned here."—Jean S. Campbell, 467 Nurwood Avenue, Cleveland, O.

Dr. Whitney's preparations are for sale in Omaha by the Sherman & McConneil Drug Co.



Age, Purity, Strength

These are very important factors, not always found in beer, but you will find them combined in "Blue Ribbon Beer" and for that reason it is a health-giving, nutritious tonic, as well as a delightful drink.

Blue Ribbon Beer should be found in every household.

Put up in cases of 2 dozen bottles, and pints, delivered at your home,

Storz Brewing Co.,

'Phone 1260. Omaha, Neb. Council Bluffs office, 922 W. Broadway W. A. Wells, Agent.



OF THE PEOPLE

FOR THE PEOPLE

And Recognized

BY THE PEOPLE

as the standard passenger line of the Central States. 2,500 miles of railway in

Ohio, Indiana, Illinois, Kentucky & Michigan

Write for folders.

Warren J. Lynch, W. P. Deppe, Gen'i, Pass. & Ticket Agt. Asst. Gen'l. P. CINCINNATI, OHIO.



For 70 Years Dr. Marshati's Catarrh Souff has kept on Curing Catarrh The Oldest Remedy, has a national reprintion and has mover been equatied for the instant relief and permanent core of Catarrh, Cords in the head and the attendant Headache and Dearness. Restores Lost Sense of Ruell, Immediate relief guaranteed, Guaranteed portsedly hazmless. Ask your dealer for it. Refuse all schoolints. Frice 95 courts. All dranguats, or by mail postpaid.

P. C. KETTH, (Mfr.), Cloveland, Oblo



