May 24, 1903.

## HOW TO SAVE MONEY.

B. H. Robison, Presideat of Omaha's Strong, Vigorous, Aggressive and Successtul
bankers reserve life
$\qquad$

The American people are extravagant," said B. H. Robison, president of the Bankers Reserve Life assoctation, as he turned a story.
"They are unwiling to mubmit 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 resources in the
in foreign landa.
"Household expenditures, pieasure 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 con-
venience 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 untll past middle life. School, church,
society and a bit of travel take up whatsoever sums are not consumed for food, elothlng and other actual necensitics.
"The young men nequire habits of luxury which absorb most of their carnings, and the average American wage-earner is for the requirements of his person or his household.
"Were it not for life insurance in one
form or another the dependents of the ordiform or another the dependents of the ordinary citisen would be left with little or no resources when death calls the head of
the househcld from the counting room to the grave. thousands of our people from want. The Iffe insurance companies save the familtes of other hundreds of thousands from dis-
comfort, If not distress. comfort, If not distress.
"The life insurance
safest, best and most prontable form of savings institution in America. A twentypayment policy in the Bankers Rescrve Life is not only a protection for the beneficlar-
fes, 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 trisurance policies every man earning money can make sure 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 the Bankers Reserve Life, "but 1 wish
every man in business or at work for every man in business or are could be made to understand the tm -
wage portance of carrying a policy in a company "Our polleles are as sood as
bonds. They are available assets in the hands of the policy holdera. Whether carried for the full term or used as collateral
or cashed up before maturity, they are equlvalent at all times to a bank aceount. In sickness, financtal misfortune or death they are invaluable. I wish you would invite your renders to correspond with me upon this subject. The newspapers do not
appreciate the fimportance to the comappreciate the importance to the com-
munity of Hfe insurance."

## Hello!



TWENTIETH CENTURY FARMER TWENTIETH CENTURY FARMER TWENTIETH CENTURY FARMER

THE ILLUSTRATED BEE.

What Savage Critics Say
(Continued from Pago Thirteen)
make life more troublesome to live. These
people make toys of their taventiona and people make toys of their taventions and think there is nothing greater in earth or heaven than the work of their hands. "We need nothing of theirs," he con cluded grimily, "save their marvelous ean-
non-that we may be able to keep out the non-that we may be able to keep out the
rest of their civilization." rest of their civilization,
Ras Makonnen, the right hand man of
King Menelik of Abyesinia, gathered poor opinton of civilization when he visited Europe to attend King Edward's coronathon. He was indiscreet enough to wear London, and the small boys ahouted rude remarks when he passed by.
"It is a land without manners or
decency," be sald indignantly. "We in decency," he sad indignantly. "We in
Abymatnia courteously receive European travelers in their strange garb, and any punished by the Negus. But when 1 told an English prince that hin own soldien had laughod at me, his guest, he only sald, "Oh, you naust not mind that; it ls a
way they have.' It neems that the priness wave no power in thits land. The common people-sons of dogs with the habits of pign-are kings.
The courtiers told off by King Edward to look after the Ras tried to erface the the memory of his humination by giving
htm a good time. They showed him arsenals, dockyards, theaters, cathedrala and everything they thought would im press him. It was of no use. He asked the quesuon most barbarians ask, "Do men ${ }^{\prime \prime}$, matic ate htm terribly.
"How can you go to these places to
nee women dance shamelesily, half nee women dance shamelessily, hal
clothedT" he exclaimed. "And not onty go, cothet he exclaimed. And ehildren! 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 Abysinians had better remain barbarians.
Ras Makonnen's disapproval of the soubrette is shared by mont barbarians, especially if they are good Mahommedan: more shocked than the worthy Abysintan. "It seems horrible to me," he sald, "that your European women walk with uncov ered faces in the streets and talk to m openly and shamelessily as they choose 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 Paris by a French friend. In silent horro he watehed men and women dancing to-
gether and at last contided to his friend gether and at last conided to his friend
that in a truly eivilized country like Mor occo such women would be dencervediy strangled. His hostess, taking pity on hla lonelineas anked whether he would care to dance with her, but he sternly refused to
have anything to do with proceeding have anything to do with proceeding
which he considered utteriy depraved In an Italian hamlet in Venezuela liv a well-educated Guaraguanes Indian who had patd a visit to New York. Asked by a traveler what be thought of that city he replle
wonderful place, truly; and full of marvellous things of which 1 had not there areamed. Bust verily be accursed of God and
the men who the Saints. How can there be any happh ness in their lives? They are always rumh
ing to and fro madty, as if a Jaguar pursued them. Better the trees of the foreat than those tall buildings which shut out the sun.
Emprison do men-wealthy men, 1 ain toldimprison themselves in those bulldings all meant to Hive? Are they not wasting thetr lives in a vain pursuit of gold which will Turkish Woman's Life
(Continued from Page Four.)
of errors takes phace. The young hus-
band is often depressed to the depths of band is often depressed to the depths of
despatr when he sees the prize the mardespage lottery has given him. Iater on, o
riage with or without good cause, but not without a substantial sum of money. This proviso, which the law very strictly en-
forces, acts as a wholesome check on forces, acts as a wholesome check on
divorce. Polygamy, therefore, is a costly divorce Polygamy, therefore, is a costly
luxury nowadayn in Turkey, and no more than 6 per eent of the male population indulge in it. In many cases, when a Turk marrien, the parents of his bride in-
sist on his nigning a clause in the connist on his rigning a clause in the con-
tract undertaking not to marry a second wife so long as bis first is alive and undivorced. And than the average marriage tends to rememble that of the west more and more. The humband treats his wife
as bis equal, and although her apartmenta as his equal, and nithough her apartmenta
(the harem) and his (the selamyk) are at(the harem) and his (the selamyk) are al-
ways separate, he sometimes comen and ways separate, he sometimes comen and coffee and clgarettes
The women, who
larger srowth, are not educated, aceom-
prifithed or akilied in the performance of housctrold duties. All the phopping ts of by the willing husband, unless he is wealthy enough to pay a manager and
watchful enough to keep him honeat. There Watchful enough to keep him honest. There
are no cupboards in the house, and few are no cupboards in the house, and few of the arrangements without which an
European lady could not concelve of famIly life. All Arabia breatheas from the sandal-wood tollet box of the stately Circassian or soft, lankuid Georgian, and
her stiff, rusting silkn are perfumed like cachets. Of late years French, English and Belgian governessea have materially conto impart a spread a knowledge of music and foster a sense of womaniy dignity. Which will end by breaking down the ar tificial walls which so often turn the

## In High Favor

One who han investigated the nubject
thoroughly declares that stenographera have a much better chance of winning husbands than any other class of women fces as workers in sald
That is sald to be because it fis the gate to matrimony, and the ranks are conntantly being depleted to recruit wedding processslons. For this reason the demand for women stenographers contines despite the the business colleges.
From the colleges and schools the stenorraphers come in the hundreds, They hav Hittle dificulty in entering the offices of
business bouses, corporations and business bouses, corporations and firm
Their predecessors have left to marry th business man, one of his elerks, one of the customers with whom she dealt or nomeone 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. are the matrimonial chances so good. The
stenographer has more opportunity than any other of her ststers in other work to come in contact with cligible men. Qualities which help to brighten an of fice may do the same for a home, and strictest application, not leaving them time for extended observatton, 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 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, of the other hand, is likely to produce af fection in men who have the ability,
they have the inclination, to offer ber they $h$
home.

## An Apt Pupil

"The great trouble with you." sald Mrs Jaggsby to her huaband the next morn-
Ing. "is your Inability to say no.' Learn to say it at the proper time and you will have fewer headaches.
"I can "I can see where you are right, my
dear," replied be of the throbbing temdear, repı. By the way," continued Mrs. J.,
want to do a little shopping today. you let me have glot "No," answered the wily Jagesby, with-

## Pointed Paragraphs

Mnife.
Nothing tires one more than to hear
others boast of their honesty.
Any girl who marrien to please her folks usually gets the worat of it.
Loaning money strengthens the momory; An automaton manufacturer mn automaton manufacturer recently If the electric chatr 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
yond all human understanding.
Friendahip is all well enough in its way, but when a man wants to make a touch A magaxine recently contalned a poem Heved to be the first poem of the kind ever published.
According to statiatics only 29 per cent of the players in foot ball games in the last ten yeare have been injured. The manager to hold the crowds.-Chicago News.

YOU ARE TOO THIN!


Age, Purity, Strength

 Beer" and for that reason it is a
health-giving, nutritious tonic, as well as a delightful drink.
Blue Ribbon Beer chould be found in
very household.
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Warrea J. Lynch, W. P. Deppe, cincinnati, ohio

'R. C. Kkrin, (min.), Cloveland, oth

