BY FRANK G. CARPENTER,

the English think is to be one of the

greatest cities of Africa. They are al-

The town is not half a dozen years old.

Three years ago it had hardly a house. an area about ten miles in circumfer-

the place has almost 15,000 inhabi-

off to the northward. I can see Mount Kenla from here on a bright day, and

of great plains which rise to an al-titude of 5000 or more feet above the sea. They are so high that the equa-

and with care people of our race can thrive upon thousands of equare miles

hours' ride from the Indian Ocean by allroad. They make me think of ou Vest as it was 50 years ago, and

loubt not in time they will be settled

A City Built of Tin.

tin town of Nairobi. I should say galvanized iron, for that is the chief building material. There are no sawmills or planing mills here worthy of mentioning, the forests have not been

Largely Cow Pastures.

The Nairobi of today is largely cow pastures. It is a city of magnificent dis-tances, Every place of importance seems

several miles from any other place of the

are often grazing ground. The houses

are often grazing ground. The houses are of one and two stories, and they are scattered along wide streets which run for an indefinite distance out into the prairie. The chief ways of getting about are op foot, on horseback or in Jinrikshas, the latter being by far the most popular. The Jinrikshas are much like those used

in Japan, save that they are larger and

They are pushed and pulled by black

This letter is to be devoted to the

that in the future.

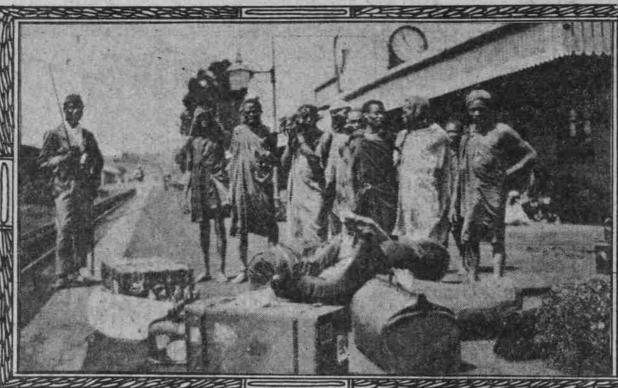
This country is an empire in its

struck these plains after a 20

which lies to the southeast, in

white population.

Nairobi, in the Very Heart of British East Africa, to Be Boomed Like An American City



IN THE BUSINESS QUARTER, WHERE THE HINDOOS ARE CUSTOMERS IN THE FOREGROUND

GOVERNMENT LAND OFFICE AT NAIROBI

have grown rapidly, and the roads are now shaded by their dreary foliage, the leaves of which hang down as though

I have given the total population of Nairobi as 15,000. I doubt whether it has 1000 whites. Of the remainder, about one-third are East Indians and the others are the queerest Africans you can im-agine. I speak of them first because they AVE you ever heard of Nairobi? It is the metropolis of this faraway colony, and the place which are everywhere. You stumble over them on the street; they wait upon you in the hotels; they carry burdens for you, and ready speaking of it as a Chicago in embryo, and are prophesying that it they clog your footsteps when you go outside town. Many of the natives wear dirty, greasy cloths, not more than a yard wide and two yards long. They hang them about their shoulders and let them fall down on each side, so that they flag this way and that in the breeze. Some wear breechcloths and some do not, and not a few are hare to the waist. In the carry morning when the circle at the barry ence; hundreds of buildings of tin, wood and stone have been erected and Nairobi lies in the very heart of British East Africa. It is little more than half way inland from the coast on the road to Lake Victoria, and, as the crow flies, about 190 miles from Mount Kenia, which kisses the clouds at an altitude of 18,000 or 13,000 feet, when a man takes out his ear plug he hangs the loop of skin over the top of his ear to prevent it catching onto something and tearing. The loop looks just like a leather strap about as wide as one's little finger nail. I have handled many of them, twisting them this way and that to be

sure they are genuine.

I see a squib in the Globe Trotter, a 150 miles or more. Nairabl itself is just about as high as Denver, and. like it, is situated at the western end newspaper of Nairobi, which fits the native costume here. It is: "A London tailor says that any gentleman can be clad for £25 (\$125). The native gentleman of Nairobi can be fully clad for 2 annas (about 5 cents), including the

torial sun is conquered by the alti-tude, and white men can live and work mpon them the year round. The coun-try is, in fact, a white man's country, This African smell is everywhere. It This African smell is everywhere. It loads the market places, and I verily think it might be chopped up into blocks and sold as a new kind of phosphates. The natives cover themselves with hair oil and body grease, and the combination of this when it turns rancid and of the natural effluvia which exhales from their persons is independent. persons is indescribable. Others of the natives amear their faces with a mixture of grease and red clay; they cover their hair with the same material, so that they look more like copper Indians than

undeveloped possibilities, and the Eng-lish do right in putting a high value upon it. But I shall write more of These Africans do all the hard work of Nairobi. They are hewers of wood and drawers of water. I see scores of them oaded with Iron and brass jewelry various kinds, carrying baskets of dirt on their heads, loads of wood on their backs and pushing and pulling carts and wagons through the streets. The most of trips from one place to another are ide in two-wheeled carts hauled by na-

The East Indian Traders.

exploited, and about the only lumber available is that which is brought from I find the retail business of Nairobl done by East Indians. This was also the case at Mombasa, and I am told it is so in every settlement on this part of the continent. The Hindoos have made their way along every traveled route, and their little stores may be found in every large African village. They have trading stations upon Lakes Victoria and Tanganavailable is that which is brought from our country and Norway and landed at Mombasa. The ocean freight rates are heavy, and in addition there is the cost of bringing the lumber here by railroad. As a result the most of the buildings are of galvanized fron, which comes here in sheets from England and Belgium. Almost all the buildings are of iron, which is put up just as it comes from the factory, giving the whole town a silver gray African village. They have trading stations upon Lakes Victoria and Tangan-rika. They are very enterprising, and as hey live upon almost nothing they can indersell the whites. They handle cotton of bright colors and of the most gorgeous patterns. They sell whre for jewelry and all sorts of knicknacks that the African wants. They deal also in European goods, and one can buy of them almost anything from a needle to a sewing machine. Here in Nairobi there is one long street which ing the whole town a silver gray color. The postoffice is of Iron, the depot has an iron root, and the same is true of the Governor's offices. Many of the houses have iron ceilings and Iron walls, and the chief retail business section is a collection of one-story iron booths, open at the front, ir from a needle to a sewing machine. Here in Nairobi there is one long street which is devoted to the Hindoo market. The istores are all open at the front, and the men squat in them with their gay goods piled about them. These indians dress in a quaint costume not unlike that of the English clergyman who wears a long black coak buttoned up to the thrat. The only difference is that the Hindoo's tends of the conty difference is that the Hindoo's tends of the conty difference is that the Hindoo's tends of the conty difference is that the Hindoo's tends of the conty difference is that the Hindoo's tends of the conty difference is that the Hindoo's tends of the conty difference is that the Hindoo's tends of the conty difference is that the Hindoo's tends of the conty difference is that the Hindoo's tends of the conty difference is that the Hindoo's tends of the conty difference is that the Hindoo's tends of the conty difference is that the line of the conty difference is the conty difference in the conty difference is the conty difference in the line of the conty difference is the conty difference in which Hindoos stand or sit surrounded their goods.
y hotel is half iron. The government treasury nearby, consisting of a shed not more than 13 feet square, is of the and has a the roof, I could chop it to pleess with a butcher knife; and the only sign of safety about it only difference is that the Hindoo's trouonly difference is that the findoo's trou-sers may be of brig.t-colored calico, cut very tight, and his head may be covered with a flat skull cap of velvet, embroi-dered in gold. Moreover, his feet are and so are the police headquarters and the house in which the supreme court is held. The more fancy dwellings are now being painted, and some stone and brick buildings are rising.

The White Population.

This is a British city, notwithstanding its African and Asiatic inhabitants; and the ruling class are the English. They are divided up into eastes, almost as much as are the East Indians. The Government officials rank at the head. They are the swells of the town. They dress well and spend a great deal of time out of office hours playing tennis and golf, which strange to say, have already been back and in carriages, and upon very low salaries manage to make a good show. Allied to them are the sportsmen and the noble visitors from abroad. We have scattering element of Dukes, Lords and second sons of noble families who have come out here to invest or to hunt big behind. They are clad in a single cotton cloth which flaps back and forth as they run, exposing their nakedness. The streets are unpaved and they are frequently masses of dust. Along many of them encal/ptus trees have been planted. These

South Africa. They dress in riging clothes, high elimet hais and top boots. They dash about the country on ponies, and are especially in evidence around the bars of the hotels. There are but few white women here. Several of the government of the most of them come from the local white women here. Several of the government officials have their wives with them. One in the Globe Trotter I see the story of a cricket match which was beld last Saturday belowen the government clerks and the townspuople. As to the advertisements, the most of them come from the local merchants and some are pdd to an extreme. One in the Globe Trotter of townspuople. As the selection of the country on ponies, and are especially in evidence around the bars of the most of them come from the local merchants and some are pdd to an extreme. One in the Globe Trotter of townspuople.

away out here under the shadow of Mount Kenia, within a half day's ride on horseback of lion and rhinoceros hunting. Nevertheless, Nairobi has three hinting. Nevertheless, Nairobi has three weeklies. They are all banking on the future of the townfand all claim to be prosperous. They are good-sized journals selling for from 2 to 3 annas, or from 4 to 6 cents each. They have regular telegrams from the Bouler Agency, which gives them the big news of the world, and they furnish full reports of the local cricket, polo, tennis and golf matches. This week's Star reports the meeting of grams from the Bouler Agency, which gives them the big news of the world, and they furnish full reports of the local cricket, polo, tennis and golf matches, This week's Star reports the meeting of the East African Turf Club, and in the the brother of A. Maurice Low, the well-

white women here. Several of the govrument officials have their wives with
them, and now and then a titted lady
comes out to hunt with her friends. I
have met three women who have themselves shot lions.

Nairobi has English doctors, dentists
and lawyers. It has one photographer
and two firms which advertise themselves as Safari outfitters. These mensupply you with tents, provisions and
other things for shooting trips, and they
will give you porters who will carry
your stuff and chase the Hons out of
the jungles so that you may get a shot
at them.

Nairobi Newspaper.

It seems strange to have newspapers
away out here under the shadow of he is a relative of the President's son-in-law. He is certainly enterprising, and partakes of our President's character in his love for wild game. He came out here originally to buy lious, giraffes and ritinoceroses for Barnum & Balley's cirous, and he still takes a whack at the wild beasts during the intervals of his editorial, writings. Mr. Longworth has

words, "What the British govern-doing for British East Africa." opening the pamphlet the other pages were found to be blank.

Hotels in Africa. Nairobi has three hotels, the Norfolk, the Stanley and the Masonic, and the ac-commodations in them are comfortable. I am stopping at the Norfolk at the upper end of the town. It is a low one-story building, with a wide porch in front, separated from the dirt street by a picket fence, and shaded by eucalyptus tree through which the wind seems to be eye \$2.33 a day, including meals, but I hav and tend to my errands. I have a re at the back with a fine view of the stable, and a German sportsman next door, who has a little cub lion about as hig as a nas a little can not about as hig as a Newfoundland deg, tied in a box outside his window. During a part of the day he lets the baby lion out, and ties him by a rope to one of the pillars of the porch. The aminal seems harmless, but his teeth are snarp, and he is entirely too playful to suft me. Besides it roars at

ride out on horseback it costs me \$1.65 | which is thickly populated by tribes more

are littched to American wagons brought out here from Wisconsin. I saw such a team hauling a Kentucky plow through the streets of Nairobi yesterday, Indeed, I find that American goods are slowly making their way into these wilds. Ameri-Indians. The drugstores carry our patent medicines, and every market has more or less American cottons. The woodcutters are using American axes, but they com-plain of the flat or ovail holes made for would be better, as the natives who do the wood cutting are clumsy and the handles anap off at the ax. If round holes were used, heavier handles could be put in, and the natives could make them

A Railroad and Telegraph Center.

Nairobi promises to become one of the railroad centers of this part of the world. It is the chief station between the Inis now proposed from here to Mount Kenia. By and by that may connect with

The country through which the Uganda night.

The horses here are fairly good, but the colony, and the Mount Kenia road the charges for them are high. When I will open up a rich agricultural region

at the zenith of mental and physical

an hour, and the carriage rates are still more. The best way to get about is in the finrikishas, using negroes as beasts of burden. For a long ride over the plains horses are necessary.

As to the heavy hauling of this part of East Africa it is mostly done by the sacred cattle of India. I mean the cleancut animals with great humps on their backs. They are fine-looking and are appeared to the content of the connected with them.

Both railroads and telegraphic of the government. The telegraphic rates by the government. The telegraphic rates

They are fine-looking and are ap- are comparatively low. Away out here in the wilds of Africa one can send mes sages far more cheaply than in the United States. I can send eight words from here to Uganda for 28 cents, and can telegraph to London about as cheaply as you can telegraph from New York to San Francisco. This is so notwithstand-ing the difficulty which the linemen have to keep the wires in shape. I have already told you how the natives steal the wire from the poles and make bracelets, noblets and earliers of it. They can use anklets and earrings of it. They can use it for trading, and in some districts it will pass as money. During the Nandi rebellion, 40-odd miles of wire were carried away and never recovered, and in one of the provinces adjoining Uganda, above Lake Victoria, the natives are so that it is almost impossible to keep the

> Another serious danger to the telegraph another serious danger to the tensispansystem is the big game. The giraffes reach up and play with the brackets and pull the wire this way and that. At Naivasha, the hippopotami have once or twice butted down the poles, and I understand they have been doing considerable damage to the lines along the coast near the Tana River. In the heart of Uganda the monkeys have a way of swinging on the wires and twisting them together which stops the transmission of many messages, so that, indeed, the way of the lineman is hard.

Life Insurance as a Prudent Investment

Experience of a Man Who Has Been in the Business More Than 30 Years.

There are those who contend that life insurance should be for "protection only" and should be entirely divorced from investment. It was originally of that character, but after some years it was found that the insured himself needed protect tion against the probability of want in his old age, and the modern idea of life insurance, as developed through the requirements and lessons of actual experience, have so closely interwoven the two principles that they go not hand in hand, but as the strongest members of the same body.

It is manifestly the duty of all to provide for those dependent upon them; it is universally conceded that it is the part of wisdom to make such provision through life insurance, which guarantees the continuance of the protection ever though death occurs. This is a most sacred obligation, and it is a noble calling that undertakes the mission of carrying it out.

Observation has shown that the Individual has another obligation, an obligation none the less sacred because it is to himself, and that he needs protection of his own old age, protection against himself. The average old man is a poor man. He may have been prosperous at some time in his career, but late in life

not be endangered by ordinary husiness vicissitudes would provide a self-main-tenance fund for the individual, a sacred trust for the care of persons in old age. What form of institution could better undertake this new trust than the ones already so well discharg-ing the old ones? And so the life in-surance companies undertook to com-bine the protection of the home against

bine the protection of the home against the death of the one upon which it depended, and to guarantee to that one provision for his advanced years.

I have had four matured policies on my life—two 20-year endowments and two limited payment life policies—and I can say they have been the most satisfactory investments f ever made. When they were taken, I considered When they were taken, I considered them sure investments, but did not believe the money would begin to net me as much as other investments that I gave my personal attention to, but, alas! it may be simply a late admission that I was not very smart, yet the fact remains that the money intrusted to the life insurance companies has paid me better, far better, than the average

With the money paid into my endow-ment policies, I have had always the protection in case of death; with the money I have handled myself, I have had the pleasure of doing business and of now looking back and seeing the many mistakes I have made. My ex-perience is almost the universal experence and, where the individual thinks his own an exceptional case, it is very apt to be that he cannot yet make the personal application, and it will likely he made very clear to him later in life. who will tell you he thinks endowment | ficiary hypothecating before or after can city. Insurance an excellent thing for the av- maturity any portion of the policy. Since then skyscrapers have been

Collowing is an address by C. W. more vigorous years were turned to loss, defeat and often ultimate failure.

Life Underwriters' Association of Oregon at their recent annual banquet:

Sollowing is an address by C. W. more vigorous years were turned to loss, defeat and often ultimate failure.

Just here it was discovered that a small portion of the proceeds of the active years put where they should active years put where they should active years put where they should be cannot make the application to himself. In the opinion of his vestment, but he cannot make the appli-cation to himself. In the opinion of his friends, however, he may head the list of those who, in their opinion, should make such a provision.

It is a wise arrangement that precludes the possibility of our seeing into the fu-ture; all through our lives we are buoyed up by hope and anticipation that success will surely come, that next year, or at furthest year after next, things will be much easier; but time flies along and the years find us much the same and statistics and experience prove that unless we have intrusted some of our surplus to the care of wiser men, we will have little at the end.

There will probably always be poor old men, their ranks will be recruited from the successful men of an earlier date and fortunate is he who has made certain provision by means of endowment insur-

I have lived personally to settle with dowment policies. In March our company will pay a 30-year endowment pol ley written by me the first year I was in the husiness, and I have yet to find the first man that was not pleased with his expressed other than gratitude to me for my connection with

business men of this city intimated to us a form of policy that he would consider. It must mature within his exantee him a life income; after his death surrender and extended insurance to

icy for \$50,000 was delivered in accordance with his wishes.

This man, in the very prime of life

activities, recognized by actual person-al observation and experience the truth I have written, and being able to do so, for ten years, puts about \$3,000 a year away where neither himself nor any other, at any time-be the inducements ever so great, may di-vert from what his present firm conviction tells him is a wise provision. Life insurance, as an investment, is jus now receiving undue criticism, because of certain abuses foisted upon the business by unscrupulous men, but do not be dis-cournged at this; all of the disclosures, couraged at this; all of the disclosures, investigations and direct newspaper at-tacks will only serve to effect needed re-forms and prove the absolute financial strength and security of the life insurance companies. Advise young men of you acquaintance to take long term endow ment policies, maturing at an age when the proceeds will not likely be subjected to the hazards of investment in active business. Buy of this form of insurance liberal policies for yourselves, and, with the courage of your firm convictions thus the flerce blaze of your earnest enthu

The First Skyscraper.

Broadway Magazine. It is little more than 18 years since Bradford Le Gilbert erected the first skyscraper at 50 Broadway, New York. 1 was an II-story building. One day, when it was still in the skeleton stage, he decided to climb up through the network of steel pillars and girders while a gale of wind was blowing. He wished to make some tests of the effect of the storm on the skeleton. The people watching him from the sidewalk said he took his life in his hand. They expected to see the structure topple and fall, burying the hapless inventor in the ruins. Le Gilbert returned to earth unburt-a victor who had given the world a new idea that was to revolutionize the Ameri-

il or more stories-piling wonder on wonder, transforming Wall, Nassau and Pine streets into narrow canyons between cliffs of steel and stone and making Trinity Church, the finest building in the city half a century ago, a mere footbill of the great skyscraper

Then came the new idea, just carried to success, white made men doubt if there were any limits to the height of the skyscraper. The tower of the Singer building, at 147 Broadway, began to scar into the air, piling story upon story, until there were 47 in all, and the lantern that crowded the steel skeleton was fastened in place 612 feet above the side

Boston Transcript.

My h'a't gits sad an' ionsome now
W'en to' o'clock comes 'roun'.

An' fru de cabin do' I heah
Dat happy h'a'ted soun'
Ob calliums laughin' as dey come
A-trippin' down de street.

Wif school books undahneaf dey ahms,
An' music in dey feet,

A' den I tries to Jes' fo'glt
An' make b'lieve dat it's true,
He's comin' fru de alleyway
Wif all dem chilluns too;
De pattsh ob his li'l' bar' feet,
I kinder seems for heah,
An' tr'is my back dat he carp' see
Dat-ugly lookin' teah.

I mos' kin see dat H'V brack facs
Er pennin' fru de do'.
His bright eyes sparklin' wir delight
Jes' kase he knows fo' sho
Dat Mammy's roas'in' possum mest.
An' taters, loo, fo' him,
An' waltin' fo' his honey chile—
Huh po' H'l' hugry Jim.

But all dem li'l' brack feet pas' by
A-trampils' on my h'a'.
An' jes' a green grabe oher ders
Am all dat I is got;
Den li'l' brack feet what 'longed ter me
Somehow dey coudn't stay
in dis yere cable wif we-all,
So dey jes' slipped erway.

Dere's music in er banjo string,
Dere's music in er banjo string,
Lee's melôdy in song,
I lubs ter heah de mockin' bird
Er singin' all day long;
But all de music in de wor!
Ter me sin't half so sweet,
As dat sof pittal-patitab ob
A pa' ob 'li'i brack feet,

