

IT PROVES IT'S WORTH



The HOLSMAN Automobile

PERFECT IN CONSTRUCTION, CHEAP IN PRICE AND COST OF OPERATING
When you see the HOLSMAN machine it will make you its friend at once for these reasons:

1. Solid tires, admitting of no punctures.
2. Air cooled. No water to contend with, or broken jackets which occur in frosty weather.
3. No live axles.
4. No transmission gears.
5. No drive gears.
6. No speed gears, in fact, not any gears to contend with. No clutches. The machine rides as easy as the best made carriage and is controlled by two simple hand levers. Is started, guided, stopped, speeded, reversed and fully controlled by these two simple levers.

Should you have a breakdown, repairs are quickly secured. However, the chances of a breakdown are slim in a Holsman.
Write me for catalog and descriptive matter.

J. W. Burkitt, Arlington Heights, Ill.

N. B. I'll be pleased to give you a spin in my car and show you the advantages of a Holsman. It won't cost you anything. I also have the agency for the Rotary Sewing Machine. The best thing in this line on the market. Let the ladies come in my place and let me show them.

Iverson & Groff

In the hot weather you can please the family with fruits and vegetables bought at our market.

Iverson & Groff PHONE 463 BARRINGTON, ILL.

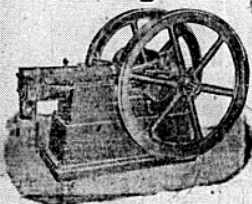
GAS

Brightest, Best and Cheapest, Quickest, Cleanest and Most Convenient. Now is the time to order Gas Ranges and House Piping. Lowest Rates, Cash or Payments.

Northwestern Gas Light & Coke Co.

LIGHT FUEL

"The Barrington" GAS AND GASOLINE ENGINE



The Latest Improved and Best Gas or Gasoline Engine on the market.
Simple Construction.
Guaranteed.
Lowest Prices.
Made in all sizes from 2 to Horse Power, by
A. SCHAUBLE & CO
Barrington, Ill.
Manufacturers of
Shafting, Pulleys and Belting, Cisterns and Tanks.
Repairing of All Kinds of Machinery a Speciality.

GOOD SUITS \$15 to \$18
PANTS \$4 to \$5

Perfectly tailored clothes that FIT WELL, LOOK WELL, WEAR as no more than you will pay for good ready-made clothes in and see my samples.

Special Attention Paid to Repairing and Cleaning Ladies and Gent's Garments.

MATH PECAK, Merchant Tailor
Barrington - Illinois

NEW INSURANCE LAWS

Legislation Effective July 1, Under Which State Department Is Working.

PROTECTION FOR THE INSURED

Uniform Policies Assured Under the Standard Provisions Act—Other Protective Measures.

Springfield, Ill., July 16.—With the coming of the new legislative year in Illinois a number of statutes designed to bring about improvement in the conduct of insurance business for the state have gone into effect. These statutes represent what has been accomplished in the way of reformation since the unsmoothing of the insurance scandals in the east, and taken in connection with the legislation of the previous two years and improvements in the state department of insurance, give to Illinois policy holders a degree of protection such as is enjoyed in no other state.

When Governor Denison came into office he took up personally the study of the insurance question, and he has devoted much time, in conjunction with the officers of the department and men interested in the business, to devising means for securing better protection to the insured, enforcing their rights and protecting both the public and the insurance companies from the manipulation of dishonest and indifferent management. Following is a summary of the new legislation which has gone into effect since the beginning of the present state administration:

Requiring larger reserves to be maintained by casualty companies for the protection of their policy holders.

Permitting employers to organize mutual companies for the purpose of insuring themselves against liability as employers.

Enlarging the territory within which farmers' mutual fire insurance companies may do business and increasing the facilities for obtaining this class of economical insurance.

Enlarging the powers of county mutual fire insurance companies and putting these companies upon a firmer business basis.

Requiring life insurance companies of other states to maintain a deposit of securities for their policy holders.

Requiring of life insurance companies the maintenance of a reserve on their policies for the security of their policy holders upon a basis such as will restrict extravagant expenditures in acquiring new business.

Authorizing the insurance superintendent to call for additional information from insurance companies and to give their transactions greater publicity.

Prohibiting misrepresentation, by means of advertisements, of the terms, benefits or advantages of policies.

Regulating the investments of the funds of life insurance companies for the purpose of securing the conservation of the funds of policy holders.

Requiring that salaries paid officers and employees of insurance companies be based upon and that actual responsibility for such expenditures be assumed by the directors of the companies.

Regulating the provisions which may be contained in policies of life insurance issued in Illinois.

Uniformity of Policies.

The last-mentioned law is the first attempt to regulate the provisions of insurance policies undertaken by the insurers of Illinois. The bill was drawn in consequence of recommendations made to the assembly in Governor Denison's message to that body, and is one of the most effective measures for the protection of the general public yet devised in insurance legislation.

Until the present time there has been no attempt to regulate the provisions to be contained in policies of life insurance sold in Illinois, and every policy has been sold. Because the general public is unfamiliar with the insurance business it has been an easy matter to insert in contracts terms which are unfavorable to the insured, and where the purchasers of policies have had to do with unscrupulous agents many of them have been imposed upon.

The new law prescribes that certain minimum non-forfeiture provisions be inserted in all policies of life insurance sold in Illinois, by either domestic or foreign corporations. Some provisions which have been heretofore inserted by companies are now prohibited absolutely because it has been found that they operate against the insured. The result will be as for insurance for the policy holder and increased confidence in policies issued in Illinois. While it will operate against such companies as desire to avoid the terms of the standard regulations, it will materially aid the business of the reputable and fair insurance men.

Most Account to Policy Holder.

Since the Hughes investigation New York has secured a reputation as a regulator of insurance companies and its new bills have been pointed to as models in this respect, but Illinois, without the hurrah and scandal attending the proceedings in New York,

has secured even better regulations for the protection of policyholders.

One highly important feature of the Illinois law is the safeguard thrown around the dividends on participating policies. Most of the agitation in the life insurance world in this country has been caused by the abuse of the deferred dividend system, the practice of most of the companies being to give the insured no statement of its dividend until the close of the dividend period, thus enabling the dividend fund to be squandered in payment of expenses and securing new business. The new statute will be enforced by an accounting with each deferred dividend policy, so that the insured may at all times know the amount credited to his policy.

The companies are also required to report to the secretary of the department the additions made to it and all disbursements from the fund. This report must be made to the insurance department and the officers will be enabled to keep close tabs on what the companies are doing with these insurance trust funds. With this check upon their affairs there will be less disposition to squander an asset.

While the legislature has been busy with the problems worked out by the new statutes, the insurance department has not been idle. Upon its enforcement of the laws will depend their efficacy, for it is the only cohesive agency in the state capable of making them effective. It was established because local officials, without knowledge of the business and without means of securing information, could not be depended upon to safeguard the interests of the insured. Its primary purpose is to protect the people in their dealings with insurance companies and to see that they were not preyed upon by fake concerns, worthless companies and unscrupulous schemes—schemes which under the false name of insured companies.

With the enactment of the new legislation the department has had a wonderful growth in effectiveness. This is the natural result of the support given the department by the governor and the general assembly, and the careful consideration given its needs. At the same time the activity, thoroughness and fairness with which the department has been conducted is generally recognized as being a prime factor in making for its success.

Work of Department.

The department has annually licensed 40,000 agents of companies authorized to do business in Illinois. It has annual statements from over 900 companies to examine, file and report upon, and the examination of the companies requires continuous work in which special care, training and thoroughness are requisite. In this respect the department has acquired a high standing and its examinations are recognized as authority.

The thoroughness of the examinations made is illustrated by the fact that there has been no recent failure among companies doing business in Illinois except those caused by the California earthquake and fire, which departmental supervision was powerless to prevent. There have been a few failures among assessment companies and fraternal societies, which are not under strict state supervision and which the law affords no adequate means of preventing.

The department has taken the firm stand that it will go to the utmost length permitted by law in protecting the people against companies which pretend to give insurance but do not furnish proof of it. Proceedings were recently had against the Marquette Mutual Life of Chicago, an assessment life insurance company, and a receiver was appointed for it. This incident illustrates the policy of the department, even in instances where the law is not sufficiently strong to make its supervision complete.

Kill Off Underground Insurance.

Underground insurance, a system of writing policies employed by companies which are not authorized to do business in the state, is the bane of the insurance department. Its officers found it very difficult to check the operations of the agents who do this class of unlicensed business, but within the past few years they have been rendered practically incapable of harm. Repeated prosecutions and publicity is rapidly ridding Illinois of unreliable insurance.

The records of the auditor and treasurer show that the insurance department collects in fees and taxes over \$400,000 annually. This money is promptly paid over to the state and full accounts of all receipts and expenditures, available to the public, are prepared and filed. The department also issues a comprehensive report for general distribution and the information of those interested in insurance business. Its affairs are conducted in a business-like manner and it holds high rank among the agencies of the state. A feature of the Illinois department which commends itself to those familiar with insurance is its policy of dealing with insurance problems from a judicial standpoint. While it is vigilant for jealously guarding the reputation of Illinois policyholders, it has shown no disposition to hamper or harass companies of other states. During all the agitation attending the New York insurance scandals the Illinois department did not lose its head, nor was it carried away with the hysterical demand for repressive legislation against the so-called "Boatmen." It went so far in this respect that insurance companies were driven from them, while others nullified wholesome laws for requiring insurance by substituting for them unreasonable and unconstitutional enactments. The Illinois legislature was guided in its work by the recommendations of the governor and the insurance department and nothing of this sort occurred here.

New Stock Dress Goods

We bought some special values in spring and summer dress goods. Pretty Organzaes, Lawns, White Goods and Linens that range in price from 10c per yard upward. We also picked up some good values in figured dress goods at prices of 25c per yard up. You will find our store gives you a choice selection and is the place to buy dress goods.

Corsets

Every lady should wear our Paris new model Corsets. \$1.00 and \$1.25 a pair.
New stock spring and summer Underwear.



Come to Us
We sell
Talking Machines
so it makes
it easy to buy one.

Wall Paper

A big lot of new Wall Paper at special prices for this sale. 4, 5, 6, 8, 9, 7 and 7 1/2 cents per roll upwards.

Carpets

We sell good bed room carpets at 25c per yard. Other patterns in cotton and wool carpets 45, 50, 55, 60, 65 cents per yard. Matting 20, 25, 30, 35 cents.
Window Shades for any size windows.

Best Store Gasoline 15c per gal. Good Dairy Butter 25c per pound. Occident Flour is the best flour. Just a little better than other flour.

DANIEL F. LAMEY BARRINGTON, ILLINOIS

PRINTING

The kind you ought to use and when you ought to have it, that is: when you need it. We have contracted the habit of pleasing our customers by giving them not only Artistic Work, but by giving it to them when promised.

The REVIEW.

SMITH BROS.
Lake Zurich, Illinois

WE INVITE YOU

To break the record at our new up-to-date BOWLING ALLEY.

Bowling is a high class sport. Let your boys patronize our alley for exercise and amusement.

HOURS for LADIES—Any afternoon excepting Saturday.

OUR BARBER SHOP

Is equipped with all improvements. Sanitary Tools. Speedy Work.

THIES BROTHERS,

GROFF BUILDING BARRINGTON