

BARRINGTON REVIEW

ESTABLISHED 1888

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Cards of thanks, requests of confidence and similar correspondence, or letters to the editor and parties given for pecuniary benefit must be paid for.

Advertising rates are made known upon application.

All communications should be addressed to the BARRINGTON REVIEW.
TELEPHONE NO. 1 BARRINGTON, ILL.

ENTITLED TO COMMENDATION

The charge is periodically made that insurance companies permit property to be overinsured. This is an unfair and untrue statement because insurance agents and company officials are particular to see that property is not overinsured, and if a man has an overinsurance and such fact can be proved in the courts, he cannot collect a full insurance.

Insurance companies would not be satisfied with picayune policies on the part of insurance companies. They want service rather than haggling and law suits. The average man is honest, and does not wish to be classed as a criminal after his fire. When his loss report is filed, he wants his money, and is interested in strong insurance companies able to pay, and he is willing to pay a fair rate for such service.

The public today pretty generally recognises the fact that insurance is the basis of all credit. It also understands that insurance which is not insurance—overinsurance—out-creats structure and lessens the security of every policyholder. For this reason, un-called-for and unjustified attacks on the insurance business are not popular.

A fact always overlooked by critics of stock fire insurance rates is that much insurance is one service the price of which has been cut down to the bone. In fact, in many instances stock fire insurance rates are lower today than at any time in their history, and this in spite of the fact that materials used by insurance companies, wages paid, taxes and all other expenses connected with the business have increased in proportion to added costs borne by the public of activity.

With such a record to point to one might have the temerity to suggest that the management of the fire insurance companies to be commended rather than criticized.

A REAL TIP

It has been estimated that 15,000,000 people in the United States are potential recipients of "tipster sheets," publications in various forms of mailed letters or financial sheets, mailed out by so-called brokers or financial advisory services, for the purpose of selling to the public for dollars some "pet" security which they have purchased for cash.

Some of these "tipster sheets" are appearing in Barrington in the guise of reputable publications. The proclamations concerning their own "pet stocks" are usually the list of well-known and divided paying securities discussed. One such publication goes into detail, and states that "we have a weekly mailing list of 600,000 at a cost of \$35,000 for stamps alone." The Barrington Review gives you a "tip" that the public which purchase these stocks, pay for the cost of printing, mailing, and the usual follow-up telegram and long distance telephone calls.

The public should be warned that they have had success, on the inherent desire of the investor to make easy money and get rich quick. They do not merit public confidence. Consult the banks in Barrington before making a present to worthless stock promoters.

THE "COST" OF A PIG

Henry Ward Beecher once told of buying a \$9 pig, feeding it \$40 worth of corn and selling it for \$10; he said that he lost money on the corn, but he cleared a whole dollar on the pig.

That is the way with municipal ownership of electric utilities. They buy the \$9 pig, and when they sell it \$10, he said that he lost money on the corn, but he cleared a whole dollar on the pig.

This gives point to the recent study made by J. A. Van Osdor, formerly president of the Indian Municipal League, showing that the municipality owned electric utilities that in Massachusetts it costs 35 per cent more to

manufacture current and 21 per cent more to distribute it than it does in private plants of the same state.

Operation of utilities is an assault on the businesses by which free men live. It puts no taxes; it is not bound by the rules that bind private competition. It has no responsible control that must in self-protection know its cost and efficiency. It can make up losses by taxation, or it can afford to sell services at a loss.

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THE NEW MONEY

Early next year there will be a shrinkage of money in the United States, when billions one-third smaller than the dollars of our dollars will issue from the Treasury. About \$450,000,000 in bills is outstanding, although the average citizen may wonder where they are. As the banks accumulate these bills they will be held in and the smaller bills will take their place.

Two sets of notes will circulate for some time, but eventually youth will be served and the old-timers will disappear. Bank clerks and other magnates are making some objection to the fact that will be involved in the process of discriminating between two sets, but no one will be burdened with so much money that he will exhaust himself in sorting it out.

When the new money has driven out the old it will be found that everybody has been benefited. The new bills can be carried in a wallet without folding them, and they will be cleaner and will live longer. They will be easier to count and will be more durable.

And that ends the to the end.

Knowing these lessons on paper, where there are neither words nor meaning in years.

Let us live it, for love of God.

Friend, come then like a

And whether bright the face.

Or dark with clouds we can't comprehend, we hold each in high hands each in high hands.

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