

PASSED TO THE BEYOND

Frank Robertson, Son of Mr. and Mrs. John Robertson, Died

Sunday.

The first death in the family of Mr. and Mrs. John Robertson of Main street occurred Sunday afternoon at one-thirty o'clock when their second and youngest son, Frank Robertson, died of a tubercular affliction, at the home of his father. The approaching death of the gentleman had been fully realized by his family and friends, but the closing of the life of a popular young man has saddened the community in which he was raised.

Early in June this summer Mr. and Mrs. Robertson and their two daughters returned from Denver, Colorado, where they had resided for five years, as it was known that Mr. Robertson was in a precarious condition. The joy of reaching home, a journey he longed to accomplish, assisted in prolonging his life until Sunday, July 14th, when his many hours of suffering were over.

Mr. Robertson died a beautiful death, patient, thoughtful of others, noble in his plans for those he loved, resigned and at peace. He was one of the exemplary young men of the town who had grown to manhood here and had the respect and admiration of the people for his abilities, his kindly, dignified and pleasant disposition. A quiet man of studious habits, one who from baby-hood had not been strong, but a man who never complained of illness nor allowed ill health to overcome his ambitions. We bow our heads in reverence to the higher will of God who took him, while we feel the sorrow occasioned by the death of so commendable a young husband and father.



Frank Robertson was born on a farm south-east of the village of Lake Zurich in Elia township, November 28, 1874. His boyhood was passed on the farm and his early schooling received at the Lake Zurich school. In 1892 the family moved to Barrington and Mr. Robertson entered the school here and was graduated from the high school in the class of 1891, a class consisting of five, two of whom survive, formerly Miss Jennie Crowley and Glen Hawley, both of Chicago. He continued his studies at the University of the Northwestern and finished there in the class of 1901.

Mr. Robertson then entered the Chicago Law school and completed the course there, being admitted to the bar in 1899. He opened an office in the Redie building and practiced law, until his removal to the west. On August 23, 1899, he was married to Miss Nellie Lines, of Grove avenue, oldest daughter of Mrs. F. C. Lines. They resided and occupied the fine modern dwelling on Grove avenue now owned by George Church.

In the spring of 1902 it was deemed advisable for Mr. Robertson to seek another climate. Selling their home, the family departed in June of that year for their new home in Denver. During the past five years there, he attended to his legal business and at times was in improving health, but in March of this year he gave up all active work and grew steadily worse. He reached here a month ago with Mrs. Robertson and two little daughters, Lucile and Julia.

He was a Mason greatly interested in lodge work and was a member of Loonsbury Lodge of Barrington, Palatine chapter, No. 204, R. A. M., Bethel Commandery, No. 36, K. T., of Elgin and El Jobel Temple, A. O. N. M. S. of Denver. At the time of leaving Barrington, he was a member of the Board of Education and Village Attorney, appointed by President H.

Boehmer and M. T. Lamey. Both of these offices he resigned.

Besides his wife, children, and parents, those whom he leaves are one brother, Albert Robertson, cashier of the Barrington Bank, and three sisters, Mrs. George Lytle of Buffalo, New York, Mrs. A. J. Richmond of Oak Park and Mrs. A. J. Leonard of Elgin.

The funeral took place Thursday afternoon at half past one o'clock at John Robertson's home where a gathering of relatives and friends filled the spacious house and porch. The local Masonic order had charge of the service and Rev. W. H. Tuttle of Kings-ton, Illinois, former pastor of the Methodist church here was present to assist. A gentlemen's quartette sang. A delegation of Masons from Palatine and Elgin joined the Barrington Masons in conducting their rites at the house and grave. There were thirty in the line of march preceding the casket to Evergreen Cemetery. Those Masons chosen to lay their brother in his last resting place were Zenas G. Ota, F. O. Wilmarth, G. Page, of Barrington, G. D. Stroker of Wauconda, W. H. Brockway of Palatine and W. H. Seely of Elgin.

CUBA TOWNSHIP

Mrs. Ellice Harnden and son, Arthur, were in Chicago Tuesday.

Fred Wendt and family visited at Charles Helm's, Palatine, Sunday.

The Misses Annabel and Lillian Welch are visiting relatives in St. Charles, Illinois.

Mrs. Frank Cady returned home from Elgin early in the week where she visited a daughter.

Mr. and Mrs. Ballsmith of Dundee visited their sister, Mrs. William Lillie, over Sunday.

Mrs. Fred Wiecek and child of Dundee visited a part of the week at her father's, T. B. Peckham.

Raymond Rieke is living at his brother's, Fred Rieke, in Barrington, and working each day in Chicago.

A daughter was born to Mr. and Mrs. Harry Kitchner, June 3rd, whose arrival was not reported until this week.

A ball game was played on the Hollister farm, Sunday, between the Hollisters and the Tuppels. Hollisters won by a score of 27 to 3.

A party of about twenty Chicago people made Herman Tuppel's their quarters a part of the week while they fished in the lakes and river.

A marriage license was issued this week in Lake County to Robert Ridel, Chicago aged 42 and Miss Bertha Langenhelm, Lagenheim, aged 32.

Miss Alma Hawk of Barrington is spending a vacation at her father's, August Hawk. She also visited in Libertyville, Diamond Lake and Chicago.

Henry Tuppel lost a good work horse Monday night. The animal was not ill and the cause of death unknown. The owner found dead in the stall next morning.

William Lillie recovered ten of the twenty-five ducks reported in the Review last week stolen. It is not known when they were brought back but some time early Thursday morning.

Miss Helen Stott of Chicago is visiting Miss Myrtle Leonard. Miss Stott is the daughter of the head carpenter in charge of the building on the Manson farm, formerly the Fellows farm.

Miss Anna Lageschulte of Barrington is visiting at her brother Frank's and last Saturday night the young people to the number of twenty-five surprised her with a party which all enjoyed until a late hour.

A family party met at E. Harden's Friday with relatives from Barrington and Cuba present. Members of Mr. Harden's family will attend the camp meeting of the Free Methodist church at Elgin, Illinois, next week.

Camping parties from Chicago are numerous on the river near Fred Klein's. Wednesday afternoon a young boy was nearly drowned. He attempted to swim across the river and midway was exhausted. Friends in a boat reached him just in time.

Died in Wauconda, Saturday, June 13th, at the McAllister hospital, Mrs. Francis Dye. Mrs. Dye was formerly Miss Francis Sampson and will be remembered by other citizens, as a girl born and raised just north of Langenhelm near the present Riley farm. She was a woman nearly seventy years of age and is survived by only one son and her mother, Mrs. Sampson, a woman, nearly ninety, who lives in

Maud Muller and Her Maw

Maud Muller on a winter's night
Sat reading by the lamp's dull light,
She had a book upon her knee
O'er which she studied carefully.
She read of bargains to be had
Then told her mother and her dad
There were pretty pictures in the book
And now and then her "maw" would look;
And Maud would call her "paw" and say:
"We kin get those things if we send away."
Now maw she needs some shoes and a gown,
Of course we kin get them here in town,
But they ain't so nice the people say
As that we kin get from far away.
Then, this book says, an' I guess it's true,
That merchants here they just rob you."
Now Maudie's "paw" had sold stock,
And had ninety dollars in his sock.
So Maud she wrote and sent away
For gown, and shoes and bonnet gay.
Two weeks later by fast freight,
The goods came "collect, \$2.98."
When Maudie's "maw" tried on that dress,
Her heart was surely in distress;
It fit her like a gunny sack,
And sagged and wrinkled in the back.
The shoes they were a size too small—
She couldn't get them on at all;
And Maudie's hat? It was a fright,
And Maud she shed some tears that night.
Next day she drove into the town,
Called at the store of Merchant Brown,
And bought a dress and shoes for "maw,"
And an over coat for her dear "paw."
And after viewing this and that,
She got herself a pretty hat.
At home that night around the fire,
The Muller family filled with ire,
Looked at the book that caused their woe,
And soon it made the fire to glow;
And Maud, she said: "No more I'll pen
An order to the mail order men."

—PRICE CURRENT.

Wauconda at the home of her brother-in-law, Morris Hall.

A Sunday school convention for the township of Cuba will be held at Pilot creek school, Sunday, July 28th, with Mr. and Mrs. F. D. Everett of Highland Park and other speakers present. The meeting will probably have a morning and afternoon session. Mr. Everett is president of the Lake County Sunday School association.

PALATINE

Miss Alta Bennett is visiting in Chicago.

Mrs. Clapp of Chicago spent Sunday at Wm. Nason's.

W. G. Heiber and family have moved to Ravenswood.

Miss Selma Torgler attended a party at Barrington Saturday evening.

Will Filbert of New York spent Sunday with his mother and family.

Misses Cora Jahneke and Marie Ernst spent Sunday with Miss Eliza Arps.

Miss Lucille Padlock of Arlington Heights called on friends here Saturday.

Mr. A. G. Smith and family returned Monday from their visit at La Salle, Illinois.

Mrs. Christie of Ravenswood spent Monday with her sister, Mrs. M. H. Reynolds.

Mrs. George Johnson and daughter spent a few days recently with C. D. Taylor and family.

Mrs. Will and daughter Pearl left Saturday for their home in Louisville, Kentucky, after a two week's visit here.

Miss Margaret Young is spending the summer with her parents. She has completed her course at the De Kalb Normal.

Mr. and Mrs. George Arps and Mrs. Eastman of Milwaukee, Mr. and Mrs. A. H. Arps, Mr. and Mrs. Alfred Hark and Sherman Arps of Cary were guests of G. H. Arps and family Sunday.

Mrs. Eliza Arps is erroneously called the editor of the BARRINGTON REVIEW. She is the Palatine local correspondent and authorized to receive subscriptions. The editor is Miles T. Lamey, Barrington.

The following took advantage of the Editors' Excursion to Niagara Falls: Messrs. O. H. Devoe, W. G. Ost, H. Schoppe, F. L. Wildhagen, John Slado, Arthur Knigge, Alex. Wilson, H. C. Stuart and Charles. All report an enjoyable and interesting trip.

O. H. Devoe visited his parents at Niagara-on-the-Lake.

Westmont, ex-champion pacer of the world was recently championed here because of his advanced age of thirty-one years. The horse was one of the handiest paces ever sent over a course, a rich chestnut in color and in the early 80's was sold for \$50,000 after winning an eventful race in Kalamazoo Michigan, making the track record of 2:19.

Wednesday afternoon, July 17th, Miss Blanche Shindling, only daughter of Mr. and Mrs. J. H. Schindling, was married to Louis Reuse at her father's home at four o'clock with the Rev. G. S. Young officiating. The bride wore a gown of white silk voile over silk and was accompanied by Mrs. L. Olson, of Evanston, as maid of honor. The bridal couple left for a two week's trip and will live in Palatine after August 1st. Miss Shindling was raised in Palatine and has always been a social leader and is a musician well known. Mr. Reuse is in the employ of the telephone company here and is a man respected and liked.

\$500 Note Claim.

The Waukegan Daily Sun published the following cutting yesterday. The Waukegan Gazette published a two column article on the suit. Mr. Pomeroy is the first to take action in the McIntosh mis-copied of affairs, but a large number of our people have claims against him. The Pomeroy papers filed are an open attack on Mr. and Mrs. M. C. McIntosh's dealings.

"Fred P. Pomeroy, of Barrington, has filed papers in a suit to set aside a conveyance against Melvin C. and Ada E. McIntosh of the same village. It appears that McIntosh had Pomeroy a note for \$500 against one Richard Mailings. The note was numbered 7 and was claimed, it is said, to be secured by a trust deed on real estate. Pomeroy says he discovered that the note was not covered by the real deed and that Mailings had nothing to do with the note. He says that McIntosh recently made a real estate deal under cover of his wife's name and therefore asks an injunction against the sale of this land and the right to get it at its value to satisfy the Mailings note."

Why We Were Late.

The delay in mailing the Review last week was not caused at this office. The last list printed on the inside of the paper was line-typed at a Chicago publishing house that was rushed with similar orders from many papers and were unable to send the REVIEWS in time for publication here.

The Green Bug's Ravages.

This seems to be "green-bug" year and the appearance of this little pest has been the subject for many a written article. Some sections of Lake County are overrun with the bug and its territory is spreading. As yet, the south-western part of the county has not been noticeably visited but its advent may be expected.

The July number of the Review of Reviews magazine speaks of the condition as "a year of delayed harvests," stating that the bug began its ravages in northern Texas as early as March, which was a month of exceptionally high temperature in that section, and rapidly worked its way into Oklahoma. It reached Kansas in April, and caused damage to the growing crops in the southern part of the state. The entomological department of Kansas University made a vigorous fight against the bug, with the assistance of millers, grain dealers and commercial organizations, importing over 12,000 boxes of parasite enemies of the bug and distributing them over several counties. This scientific warfare was aided by unfavorable weather in May, and the progress of the bug was checked, but not until thousands of acres of winter wheat had been destroyed in the southern part of the winter wheat area, in Texas, Oklahoma and Kansas. Early in June the bug compelled many farmers in south-eastern Colorado to plow under their wheat and start over.

The "green bug" is an importation. It was first reported in 1852. In Italy its first appearance in the United States was in 1884 in Maryland, where it inflicted only slight damage because of its lack of numbers. In 1900 it appeared in Indiana and devastated the oat fields in several counties, and in the same year it infested the Southern wheat fields. In 1901 the bug appeared in Texas, but created no anxiety there, but the peculiar climatic conditions of last winter in the southwest were favorable to the insect, which immediately renewed its activity.

Albert C. F. Moldenhauer.

A. C. F. Moldenhauer of Long Grove died Sunday morning, July 14th, at 8 o'clock after a three days illness. He was the father of Mrs. W. C. Meyer of Grove avenue, Mrs. Fred Miesner of Liberty street and Mrs. Wm. Lagerchulte who lives north west of town. He was seized with a sudden attack of abdominal inflammation Thursday, and a blood vessel burst near his heart. On Saturday he improved and his death on Sunday was unexpected.

Mr. Moldenhauer lived just south-east of Quentins Corners with his wife and one son, Otto. He was seventy years old in January and was born in Germany but came to this country when young. Two sons, Albert, of Chicago and Max, of Wisconsin, with a sister, Mrs. Heft, of Chicago and a brother in Berlin, Germany, are other surviving relatives. The funeral was held Tuesday at the home with Rev. Hummel of the Long Grove Lutheran church attending and burial was in Evergreen cemetery, Barrington.

Board Meeting.

Board met pursuant to adjournment with President George W. Springer in the chair.

All members present. Routine business disposed with. An ordinance was passed carrying a total amount of \$115,000 appropriations for the fiscal year 1907 and 1908. The ordinance will be published in full in the next issue of the REVIEW.

An ordinance was passed granting the Northwestern Gas Light & Coke Co. the right to extend its mains as per petitions signed by the owners of the frontage along certain streets not covered by the original grant.

An ordinance was presented by the Chicago Telephone Company. Said ordinance was laid over to investigate more fully the proposition of placing the wires under ground.

Meeting adjourned.

L. H. BENNETT, CLERK.

New Corporations.

New Illinois corporation licensed at Springfield is the Bruce Ice and Stone Company, Chicago; capital \$10,000; deal in ice, fuel and building material; incorporators, Eben S. Bruce, Frederick J. Joell and Louis Duskley. Eben S. Bruce is the Mr. Bruce well known here, formerly owner of an ice-house at Lake Zurich.

Another corporation is the Trull-Miller Drug company, Oak Park, capital, \$5,000; mercantile; incorporators, Richard H. Trull, Charles P. Miller and Percy O. Castle. Mr. Castle was raised here and is a brother of Miss Eva Castle of Grove avenue.

Buy your paints, oils, brushes, etc., of LAMEY & COMPANY.

ATTACK M. O. HOUSES

Merchants of the West Have

Organized the Home Trade

League of America.

The Chicago Tribune of Thursday morning published a long article on the front page attacking the mail order houses. As the Review has been following the same good movement for months past, the following cutting from the Tribune is published.

"War has been declared on the great catalogue houses of Chicago and other cities by the 500,000 retail merchants of the west. In one of the most striking economic movements this country ever has known, the small dealers are fighting, as they say for their lives.

The mammoth institutions, employing thousands of workers, doing their business entirely through the medium of their bulky catalogues, spending too money in the community whence they derive annually millions of dollars, of patronage are forcing increasing numbers of home merchants to the wall and, so their opponents claim, are 'making commercial graveyards of once prosperous towns.'

An organized attack on the catalogue institutions is to be made by the Home Trade League of America, which has existed for several months in the Manhattan building.

The backbone of the league is formed of commercial associations, national, state and local in character, in Illinois, Wisconsin, Iowa, Michigan, Kansas and Minnesota. The officers of associations in scores of cities are in constant correspondence with the league, which will continue to have its national headquarters in this city. Officers of the league will be selected from the most aggressive of the leaders of these associations of business men.

Alfred C. Clark, manager of the league, yesterday outlined the policy of competition with the catalogue houses as now being conducted in a thousand cities and towns, principally in the middle west. It is as follows:

"Forcing the wholesaler, manufacturer and jobber to give local merchants the same rate as the mail-order concerns. Under the present system home merchants are compelled to sell many lines of goods at a higher rate than the favored big institutions, because they cannot buy as cheaply from the manufacturer or jobber. Consumers are being asked to before they see their orders to the catalogue house to give local dealers a chance to figure on them, and if the local merchant cannot meet the competition the Home league will place him where he can."

Merchants are pledging themselves not to buy a dollar's worth of goods at a jobber's or manufacturer's price, but to buy a catalogue house. Many of the large mercantile institutions of Chicago, no longer sell to catalogue houses now. 'We do not sell goods to a catalogue house,' appears on the stationery of several firms.

The league already has issued hundreds of thousands of circulars, headed 'Country Merchants Take Warning,' with thousands of leaflets and thousands of letters, urging dealers to buy nothing of jobbers or manufacturers who continue to sell to the catalogue houses. Editorials have been printed in local papers and in pamphlet form, reaching a circulation during the last six months of nearly 100,000.

In some of the cities where the fight against the catalogue houses has been fiercest the local merchants' associations have organized excursions and entertained visitors from the surrounding neighborhoods with the express purpose of convincing them they can sell goods as cheaply as the mail order institutions.

When a farmer brings in his butter and eggs, the home dealer sometimes says: 'Fine eggs and fine butter but go and sell them to a mail order house,' or words to that effect.

Make \$71.

The members of the Young Peoples society of St. Paul's church gave a successful lawn social Wednesday evening on the premises east of the church building where Chinese lanterns, flags and lights made the yard attractive and the large crowd that did assemble. Besides the social, the members of the church fund, candy and cigar booth, the fund taken in, \$71, a large part of which will be net proceeds.

Jap a Lac in any quantity you desire at Lamey and Co's.

The CASTLELIES

BY ARTHUR HENRY VESSEY
CONFIDENTIAL AGENT, BY APPOINTMENT TO THE ROYAL CANADIAN MOUNTED POLICE

CHAPTER VII.—Continued.

So far as it lay in my power, I would perform my self-appointed task in a direct and businesslike method. As to this method, a dozen extravagant courses of action occurred to me at once. Of the dozen I selected two as possible.

"Every English gentleman comes of a race of warriors," the mysterious woman of the reading room had said to me last night. Miss Brett, being an Englishwoman, had the blood of soldiers in her veins. The physical courage of the battlefield, then, must appeal to her. If, for instance, I should enlist in the Foreign Legion, she would be the Legion of Honor to be won. The little ribbon would tell its eloquent story.

But Willoughby's life had been lost amid the blood and silence of the white snows. I looked long and earnestly where the sun touched the mountain-top with a rosy light out of the morning mists. The mountains seemed to beckon, to wait for me.

I had shuddered at the still shuddered at the thought of their awful gloom and loneliness. And yet they seemed to beckon—to wait for me. I had been helpless and weak. They had conquered me. Well, I must return to conquer them. Their very immensity need not appal me. Man's glory is to subdue the vast forces of nature—to make them his own.

I thought of the Hospice of St. Bernard. There for centuries men had even laid down their lives to save the perishing. Well, why should I not be one of the little band for the time being? Why should I not become a novice in the order? A few months of arduous training, and I should be ready for the battle.

If I went to the monastery and told the good father superior of the secret vow I had made, would he laugh at me for a madman, or would he understand and help me to fulfill it?

I began the day, therefore, vaguely hopeful. I no longer permitted myself to be troubled at the whispering of servants and guests. I even courted the society of my fellowmen. I paid my two francs admission to the kursal, and listened with real enjoyment to its excellent orchestra.

My coat was lightly brushed. There was a faint but exquisite perfume. I glanced, as did a dozen others, at the woman who was passing.

The small, but superbly poised figure, gowned with a marvelous simplicity, paused by my side a fraction of a second. It was my acquaintance of the reading room again, and she had murmured a good morning. A dozen had noted the greeting and envied me.

I did not return it. She continued her way daintily, pushing me for me rudely by smiling across at me mockingly as she seated herself at my right. There was something of a childish, almost fairy malice in the libidinous smile.

The intermission came. All the world pushed back their chairs, and made their way through glazed doors at the rear, whence an electric bell rang persistently. The motley crowd of officers, tourists, and such of the society of Lucerne as was at the kursal passed through the glazed doors to play the petite chevaux—a rather harmless game in which the metal horses were sent racing on an imaginary race course. A croupier charged a 50-franc note for me. I tossed a coin on one of the numbers; and lost. I staked another coin, this time against the field. Again I lost. I staked all my five-franc pieces but two.

While I weighed them thoughtfully in my palm, my arm was touched lightly. It was a woman's hand, and she lifted her eyebrows in whimsical concern at my ill luck.

"Even these little horses, you see, madam, know that I am to be abandoned," I said in a low voice.

"My friend," she smiled, vivaciously, "they are simply frightened at your black face. They are sensitive, the little horses. But if you come, we shall see. Alions we will be present, a little shining franc on number 37. Now, if my brave horses only know that it is I who am asking them to risk, we shall see."

"No rien de plus," croaked an official in a dingy dress suit and crumpled shirt bosom. He spun the mechanism briskly between two bony fingers and thumb. The tiny jockeys in blue, but green, and red sped swiftly around the course. Presently they struggled one behind the other, and came to a pause. The croupier stooped, snatched his rake and drew in our two shining francs with the other winnings of the bank.

I turned to her sternly. "You see?" I cried in tragic drama.

"Poof!" A little pretence, monsieur. It is the jockeys who are sulky. I have forgotten to blow them a kiss. Quick, a five-franc piece, the maxi-

mum on the field. This time she shall certainly win.

Three times in succession we won—now at even odds, now with the odds in our favor. But again the electric bell rang. She shrugged her shoulders, and made a moue of regret.

"Alas! At the hour of our triumph the voice of art clamors."

We returned to the concert room. "Is it not strange," she murmured after a pause in the music, "that one longs so much for what is just beyond one's reach, while other fruit, as sweet, may be plucked for the asking?"

The boldness of the metaphor startled and repelled me. "You speak in riddles, madam," I said, coldly. Frankly, I had not placed her exactly at that sort of a woman.

"Riddles?" She lifted her eyebrows, hesitating. "I mean, Mr. Hadson, that I should be so glad if I might be friends."

I was unconvinced. "You are too generous," I said, ironically. "Does your interest in mankind embrace all the world?"

"But you have been unfortunate," she said, softly. "Are you angry that I should be sorry for you?"

"I am perplexed, at least."

"If you are only perplexed, I shall not despair."

She smiled at me gayly from the table, her elbow supported the clasped hands that framed her exquisite beauty. "Come, are we to be friends?"

"I remember," I said, boldly, "when I was at college, a story of Socrates that pointed an obvious moral. Would you like to hear it?"

She made a mock grimace. "Oh, Socrates, monsieur, and a philosopher he was with his Xantippe! Am I one to do with a heekeeppok philosopher? Regard me seriously, monsieur, and tell me. But if you insist—your story; I shall listen patiently."

"The heekeeppok philosopher, then," I began somewhat grimly, "tells us that when Hercules had attained manhood he set out on a journey to see the world, and presently came to a parting of two ways. He hesitated as to which way he should choose. While he hesitated there appeared a woman, a beautiful woman, whom he protested that she would lead him the way that he should go. One of these maidens was clad chastely in somber but not unpleasing raiment. 'If, Hercules, you will go my way, you will find it rough and tiresome. There are brambles to impede your progress; there are sharp stones that will cut your sandals. It will always be hazardous, and it will lead to hardship.'"

"Ah, happiness!" sighed the woman opposite me. "She promised much."

"The other maiden was extremely beautiful and her raiment was of all varieties. 'My way,' she said, smiling, 'is strewn with flowers. It leads, broad and gently sloping, over soft turf, and there is music to gladden the hours. My way leads to pleasure.' The name of the first maiden was Virtue; the name of the other, madam, was Vice."

I paused. I was indeed very bold. I looked at my vis-a-vis with some trepidation. I need have felt none. She broke into light laughter, her

hands clasped, her eyes sparkling. She leaned demurely toward me; her bright eyes mocked me.

"The name of the other maiden was Vice," she cried in a hollow, ingenuitous voice. "My dear gentleman, you are too delicious. Mon Dieu, I should be furious with you! You are telling me quite brutally that your cold Englishwoman—she is Virtue, and I, the very wicked one—I am naughty Vice."

And again she laughed deliciously. "Pardon me, it is you who are applying the moral," I protested awkwardly.

"Then if it is applied not correctly, let us have the true application," she beseeched.

"That must follow the explanation of your extraordinary interest in me," "Hum!" She leaned back critically. "Shall I say it is because you are handsome?"

"Not if you are honest," I chuckled. "Or good?"

"Why not say brave?" I demanded, bitterly.

"Or that you remind me of a dear friend?"

"Say of your late lamented grandmother."

"Or," she flashed, "that it is because you can be of use to me?"

"Ah, that is better!" I assented, shortly. "I am to be of use to you, then—and how?"

"Gently, monsieur! First of all, are you to be a friend?"

"And again gently," I returned with caution. "Your name, if you are serious."

A rosy-faced page pushed his way toward us, saluted us with a bow, and set our table in a pause. On the silver was a telegram.

"For me!" cried my companion eagerly.

The boy nodded, but before he could hand the telegram to me, he had seized it myself. I made a gesture, signifying that I asked her consent to read the same addressed on the envelope.

"For me!" cried my companion eagerly.

"Perhaps," she said, heavily, scornfully listening.

Then suddenly an expression, quite morose, distorted her features. Her pupils dilated in her fierce excitement. She studied my face critically, coldly deliberate. There was something potent, almost ominous, in this cool stare. It disconcerted me; it made me already regret my profuse of friendship. She smiled; but the smile was Medusa-like.

"Yes, I believe it. Fate has sent you to me. And you—are you willing to follow where Fate leads?"

"Why not?" I demanded with more curiosity than sincerity, I confess.

"Ah, you are courageous enough for that? Monsieur, you are a bold man."

"Surely not so bold as you, madam, in asking courage of a man who has been diagnosed for cowardice. It was dumb to keep the secret out of my voice."

"I know to whom I speak, my dear monsieur. The task I would set you would not will bear from me soon for that? Monsieur, you are a bold man."

"I am flattered that I fulfill the request of my admirer," I returned cynically. "But you will find it difficult to convince me that my extraordinary courage and devotion to a good cause make my services invaluable. Why should you choose me from a score of men to help you?"

"You are right. Above all things we must be frank with each other. You are at the Schweitzerhof? Au revoir, then, for this time."

I bowed over the hand she laid languidly toward me. I was embarked on an adventure. Where would it lead me?

CHAPTER VIII.
Prince Ferdinand and His Ambitions.

I returned to my hotel soberly conscious of the fact that I had been lightly. Now I asked myself if I should not apply it seriously to myself. Only this morning I had mapped out for myself a clear path to be followed. And already I was a strenuous backslider. Already was I enchanted?

I was intensely irritated that I should have allowed myself to be influenced by this Sophie de Varner. For the past hour I had been playing dangerously near the fire. It had not yet burned me; but could I honestly say that it had not warmed, intoxicated, allured me very well? I must be careful not to compromise myself in the future.

Two women had met me at the parting of the ways. Had not set me a task, holding herself proudly aloof, promising nothing. If this task were actually accomplished, the reward was to be the deed itself.

And another woman had come—Sophie de Varner, a subtle perfume lulling the senses. Her wild beauty, her charm, had been frankly displayed to enthrall me. She had promised a definite advantage. As the reward it seemed to me too brazenly obvious.

I flicked the ash angrily from my cigarette. And was I really tempted? Hardly, I resolved savagely. And yet I had not felt so much as I had now, the fact that the situation was not without its danger.

My shoulder was tapped. I was seated in the vestibule of my hotel. I looked up, startled, at a well-groomed man in the early thirties towered over me, an American I saw at once. The round, jocular face was vaguely familiar.

"Yes," exclaimed a burly voice, "it is really old Hadson."

I grasped the hand he held toward me with emotion. Here was a friend, an American, and I needed a friend badly just now.

I had not met Locke since we were at college together. We had never been intimate, but the high-hearted Robinson Locke had been a character among his classmates.

"I am glad to see you," he said cordially. "I was afraid he had not heard my story. But presently he plunged into the episode that had made me the subject of a day. Then I knew he had come to stand by me."

"It is a brutal lie, of course," he stormed indignantly, "but even if it were true—!" He clapped my shoulder.

"It is true—at least in a measure."

"Rott!" he exclaimed with cheerful skepticism, lowering his person into the yielding expanse of an armchair by my side. "Tell me about it."

"I said quietly, beckoning a waiter. 'It was just a horrible accident. Frankly, to have saved his life was impossible. But I might have died with him. I felt sure you would have my disgrace in a nutshell.'"

He looked somewhat glum at this cold-blooded explanation and stirred uneasily in his chair. I watched him, but he said nothing more.

He pulled at his cigar, searching my face keenly.

"Rott!" he cried again, and this time with conviction. "If you feel any disgrace, you must look to your own skin. If you were the coward they say you are, you wouldn't sit there smiling at me. You would have sworn by all the gods that you were innocent. I don't want to hear your story. But I want you to know that you have one friend from home to stick up for you, and to believe in you."

I was too moved to speak.

"What a right!" he said with gruff gentleness. "It must be hell to be over here alone and everybody kicking you."

"Oh, that was to be expected, of course. But last night I had the experience that I wouldn't go through again if I could help it."

(TO BE CONTINUED)

Illinois State News

Recent Happenings of Interest in the Various Cities and Towns.

LAWYERS IN ANNUAL MEET.

State Bar Association Ends Session at Galesburg.

Galesburg.—Edward M. Shepard, of New York, delivered an address before the session of the Illinois State Bar association. The subject of the address was "Corporate Capitalization and Public Morals." It is he advocated a number of reforms, the principal one of which was the abolition of the purely nominal money capitalization of business corporations. The removal of the dollar mark from capital stock will, he believes, go far toward solving the problem.

The report of the committee on admissions was presented by Frank K. Dunn, chairman. The report of the committee on the practice act was read by Robert E. Pandorf, Chicago. The subject of "Railroad Rate Regulation" was thrown open for general discussion by members of the association. Officers were elected for the coming year as follows: President, J. H. Matheny, Springfield; first vice president, E. R. Williams, Galesburg; second vice president, E. A. Bancroft, Chicago; third vice president, John C. Richborn, Chicago; secretary-treasurer, John F. Voigt, Jr., Mattoon.

HAZARDS SUE FOR \$30,000.

Lad Maimed in School Frolic Seeks Heavy Damages.

Peoria.—A \$30,000 damage suit has been filed in the circuit court at Toulon by Charles Stoner against William Plutkin, William H. Lattin, Earl Lattin, Earl Hull, William Harwood and Edward Starkey for damages received while the plaintiff was being harassed and tied to a tombstone in the Bradford cemetery by the defendants. Stoner is crippled for life from the tombstone falling on him. Stoner was a student of the Bradford high school.

Must Answer to Charge of Murder.

Clinton.—Sheriff H. A. Campbell, of De Witt county, left July 14 with restitution papers signed by Gov. Denison to bring back Frederick J. Magill, former bank official of this town, and his bride, who are under arrest in San Diego, on the charge of murdering Magill's first wife on May 21.

The warrant for Magill's arrest was sworn out after State's Attorney Miller investigated the death of Mrs. Peggy Magill, despite the inquest conducted by Coroner Cyrus Jones on the day of Mrs. Magill's death, which resulted in a verdict of "suicide."

Escaped Convicts Recaptured.

Postville.—Two colored convicts who were working on the farm at the Illinois state reformatory for a day, then escaped, were recaptured by the governor's officer named Law and asked for a permit to do some other work. While he was writing the order the guard dropped his gun. The two prisoners at once seized it and escaped. They were followed by a score of officers and, aided by a posse of farmers, were captured near McDowell, about five miles south of here.

Governor Will Speak at Palmer.

Taylorville.—Phillip Haner telephoned C. D. Simpson, chief of police at Taylorville, from Springfield, that Gov. Charles B. Denison would speak at Palmer on the afternoon of Friday, August 2, which will be the date of the big reunion of Christian county soldiers and old settlers. This will be the first speech delivered by Gov. Denison in Christian county.

Sherman Is Out of Politics.

Galesburg.—Lawrence Y. Sherman announces he is on the political shelf. He said he was not looking for an office and would not be a candidate for reelection. "I have no intention or desire to mix up in any factional party fight," said the lieutenant governor. "I am not a politician and am not in the past, and I am through."

Find Body; Siftlets in Heart.

Spring Valley.—The body of Albert Parmann, an Illinois miner, was found dead on the main street of the village of Ladd with a siletto six inches long sticking in his heart. Forensic men held suspicion. The murder is attributed to a "Black Hand" decree.

Two Danville Boys Drowned.

Danville.—John Hassel and James Taylor, colored boys, 14 years old, were drowned in a pond west of the city. The boys were playing on a raft and were shoved off by companions. Neither could swim and sank immediately.

Lightning Strikes Team Dead.

Kewanee.—The body of Mrs. Roy Andrews were driving along a country road, their horses, both valuable animals, were struck by lightning. Neither of the occupants of the carriage suffered injuries.

Auto Beats Train in Race.

Litchfield.—In a race between an automobile and a local passenger train from Carlinville to Litchfield, a distance of 12 miles, the automobile won by 15 minutes. The train made three short stops.

MANY SWINE IN M'LEAN.

Hogs and Sheep, Valued at Over Half a Million in County.

Bloomington.—McLean county has over 400,000 worth of hogs. The number of swine in the county, that is eliminating all but the four footed porkers, is 60,183 and their value, to be exact, as shown by the returns of the township assessors, is \$1,615,715. The county's sheep and hogs are in round numbers, as shown by the tax books, worth a half million dollars.

The number of hogs in the county may be surprisingly large, but the hogs here referred to are a valuable asset of each or almost every farmer. "The south end of the county leads in the hog industry. The average value of hogs the county has, of all ages and kinds, is \$7.22."

The sheep population of the county is not so numerous as the hog, but many farmers are raising them and making money. Every township in the county has some sheep, but some have very few.

COL. G. W. BELL DEAD.

Former Consul to New South Wales Under Cleveland Died at Sydney.

Sterling.—A dispatch received here announces the death of Col. George W. Bell at Sydney, Australia. He was consul to New South Wales under President Cleveland for seven years. He was a white child to live in Bureau county, this being 70 years ago. He was a member of Yates' Rough Riders, and was wounded at Lookout mountain. He emigrated from the war with the rank of colonel. He delivered many speeches in Ireland during the Land League fight and nearly caused trouble between the United States and England.

Mayor Strove Trolley Cars.

Moline.—Because the city and the company have failed to reach terms on a franchise ordinance, Mayor Johnson, of East Moline, stopped the cars of the Moline, Rock Island & Eastern Interurban company. The company offered a bonus of \$10,000, and an agreement to build 15 miles within five years. The city insisted on street lighting along the line and forfeiture of franchise for failure to build an extension. Stoppage of the cars would necessitate the closing of several factories.

Densen Club at Rockford.

Rockford.—A meeting of Republicans of this city and county was held here, a Densen club was organized and plans were set in motion for the securing of names to the petition for a referendum on the governor. Robert Lathrop was selected president, Judge William Johnson vice president and Howard O. Tilton secretary of the club. An executive committee was selected to consist of two members in each primary district in the county.

Boy's Eyesight Ruined.

Peoria.—William Whaley, 10 years, in the city jail on a serious charge, that of destroying the eyesight of his son, aged 15 years. It is said that the boy did not see his father, which displeased the father, whereupon he picked up a piece of brickbat and hurled it at his son, striking him in the right eye, inflicting a terrible wound and cutting the sight of the eye. It is believed that the sight has been destroyed.

Mrs. Warner Wins Her Dower.

Bloomington.—Following a long contest in chancery, Mrs. John Warner, the stepmother of Vespasian Warner, United States pension commissioner, was awarded a dower interest in her husband's estate, valued at \$1,650,000, giving her almost one-third. She had previously signed a contract by which she was to receive but \$10,000. This contract has now been declared invalid.

Preaches Farewell Sermon.

Litchfield.—For the past two years pastor of the Free Methodist church of Litchfield, preached his farewell sermon and will leave soon for Urbana to make his future home and, to take up his new work that of a minister of the Free Methodist church of Illinois.

Dr. Emery Is Free.

Peoria.—The jury of 12 of his peers returned a verdict finding Dr. Robert Emery not guilty of the murder of Miss Pauline Schneider, 23 years of age, by means of a criminal operation. The case had been on trial for nearly a week.

Charged with Murder of Two.

Belleville.—A warrant was issued charging Joseph Gennett with the murder of August Gennett, his cousin, and Louis Gennett, two miles killed several days ago by the explosion of an industrial machine in a mine near Collinsville.

Incendiary Fires Arouse Village.

Carlyle.—An incendiary is believed to be at work in Peoria's mill south of Carlyle, a distance of 12 miles. The village will be watched at night by armed guards.

Money to loan, on approved
real estate security, in large or
small amounts.

Ben H. Miller, Libertyville

ON THE TRAIL OF THE AMERICAN MISSIONARY

By WILLIAM T. KILIS

This Department's Journal is Traveling Around the World in the Purpose of Investigating the American Foreign Missionary from the Standpoint of the Public and the Press.

JAPAN PLAYING POLITICS WITH CHRISTIANITY

Shimonoeki, Japan.—As I leave Japan for Korea, it is necessary to summarize the results of three months' investigation into religious conditions and missionary work in Japan. I find that some of the statements now to be set down are rather sensational; this is due to the fact, and not to their reporting. Indeed, unimportant news could scarcely be expected from the country which embodies the world's greatest political problems, the far eastern question. That much-discussed question, one learns who painstakingly studied it on the ground, is really a commingling of racial, religious, economical and political questions. The reader of these articles who has not seen them more than a treatment of missions and religion has not grasped all the meaning that the writer intended to convey.

Playing to the Western Galleary. The Japanese government, which has ever before its eyes the importance of influencing western opinion, has been playing politics with Christianity. Like any other nation in similar circumstances, it has employed every agency at hand that would serve its own purpose; since the western world is composed of Christians, Japan has, throughout the present era, displayed a favorable attitude toward Christianity. Indeed, that shrewd old statesman, Marquis Ito (whom many Americans have been led to look upon as a sort of main prop of the church in Japan, although, judged by even the loose Japanese standards, he is "a most immature politician") proposed that Japan make Christianity its state religion. I have the personal testimony of educated Japanese that they themselves, because Christians 10 years ago "for the sake of the country," the help of missionaries was freely

said that it has served as a moral philosophy, rather than as a religion. It may continue to grow, and be widely accepted, but it will never become a national religion. Had Christianity been our ancient faith, the situation would have been different. Moreover Christianity would have been greater in Japan were it not for the denominational divisions and strife, which have hindered Christian growth here. I am glad to notice a decrease of this, both in Japan and America. Mission boards should take into account the importance of this matter.

"What of the missionaries themselves? They have done only good and not evil. Their educational work especially has been great—too much cannot be said in favor of it. But not all missionaries have been successful; there are some who are failures. My own opinion is that there is still a place in Japan for the best type of missionary. Especially do we want able teachers and great thinkers.

How Ambassador Wright Sizes Up Missionaries.

Count Okuma's words have caused a digression from the first point of the article. Before returning to it, and while still on the subject of missionaries, let me quote the opinion expressed to me by the American ambassador in Japan, Hon. Luke Wright: "When I came to the orient I was disappointed in the missionaries—agreedly disappointed. I expected to find them, as in every other country, all sorts of men, with a proportion of no-account ones who had come out here because they could not make a living at home. But I must confess that I have not met a single one who would not pass anywhere. Both in the Philippines and in Japan

state. It may take time, say the Christians, but eventually Japan will become, in the lives of her people, and consequently in her government, a Christian nation. This condition on the part of the Christians is rather inspiring; they have the faith of their creed.

Missionaries are quick to point out the weakness of the official predictions. The latter are all based on the assumption that Christianity may be treated as an entity, and dealt with as the government would deal with a monetary system, or a naval code. Christianity may not be considered thus, say the missionaries. It does not thrive by the approval of cabinet, or succeed by imperial edicts. They do not want official sanction or endorsement; that would be as dangerous to the church as it was in Constantinople's day. Christianity is slowly but steadily growing in Japan, and it will continue to grow increasingly, by being accepted as the personal belief of individuals. Its appeal is not to the state, but to the men and women. As a personal, vital experience, taking first place in the individual's life, it will exert its power and find its place.

That all the plans of the government may be upset by the change in belief and life of the people; and, since the missionaries rely on the supernatural aspect, which often comes to me to the effect that even the next emperor will be a Christian, just as many persons in all branches of government service have become believers in the power of Christ. As the word in the crack between a tree that splits the rock, so by its inherent vitality and growth, Christianity in Japan will overthrow all the old creeds of the nations.

How the Movement Works.

In the next breath, after telling you that Christianity will never conquer Japan, the statesmen will confess to their perplexity over modern conditions in that country. Japan needs badly a new set of moral ideals; how badly the west cannot possibly understand. Unquestionably, Christianity has these in a large body of the people. I have been at pains to assure myself that the Anglo-Saxon standards of virtue prevail among the Japanese Christians; and yet I cannot deny the fact that the people generally, or even the Buddhist priests. The place of women must be radically changed if Japan is to rank with the civilized nations. I am utterly the most potent force in effecting the alterations already accomplished are the mission schools and the churches.

With respect to elementary institutions—the care of the insane, of lepers and other incurables, the provision for orphans and destitute, the display of kindness to dumb creatures, etc.—Japan has scarcely emerged from barbarism. Practically every advance in these particulars has been made by the missionaries. Despite endless twaddle that has been written about the Japanese home life, it is undoubtedly true that the Christian, or, say, the American conception of a home is only now being learned, and that from the missionaries. The ingenuities and subterranean nature of the Japanese character, which has brought shame upon the nation in its business dealings with the world, is being replaced by straight-forwardness and integrity on the part of the thousands who are accepting the bible standard of conduct.

The Situation as It Stands.

So far as figures may do so, the missionary situation in Japan may be set forth very briefly. There are 23 denominations, or organized religious bodies, doing work in Japan. These maintain a force of 831 white missionaries and 4,899 native missionaries. They possess 1,739,902. Of native Christians there are 1,100,000 persons, who look forward to the evangelization of a nation of 45,000,000 people. While Japan is not going to become Christian in a day, she has made a substantial beginning in that direction.

The Japanese Protestant churches display certain characteristics which require consideration in this resume. First is the tendency toward unity. All Presbyterian bodies are formally united. All Methodist bodies are formally united. The Episcopalians are united. The Congregationalists, United Brethren and Methodist Protestants are united, as in America. Left to themselves, the Japanese Christians will undoubtedly form a church, since denominational and doctrinal distinctions of ecclesiastical government mean little to them. The missionaries in this country also are almost all Americans in respect to united religious efforts.

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Previous Heritage. Sweetness of temper is a precious heritage. It gives beauty to the main thing. It keeps its windows open to the world with perpetual delight. The foreigner, in a sense, is a stranger in God's world in a dark world. He is a living gospel which no one will ever repudiate, and the blessedness of the world will be increased. The world will grow old and the smooth road will be furrowed, but a happy disposition is an aureole to the gray hair. It is a blessing to have a life looks out upon the land of Babel and whose soul is responsive to the outlying vision.

SAVED FROM DREAD FATE. Kind Woman's Assistance Meant Much to This Trump.

A certain lady, noted for her kind heart and open hand, was approached not long ago by a man who, with tragic air, began:

"I am, as you are often forced by the whim of fortune to many things from which my very soul shrinks; and so it is with me at this time. Unless, madam, in the name of pity, you give me assistance, I shall be compelled to do something which I never before have done, which I would greatly dislike to do."

Much impressed, the lady made haste to place in his hand a five-dollar bill. As the man pocketed it with profuse thanks, she inquired: "And what is the dreadful thing I have kept you from doing, my poor man?"

"Work," was the brief and mournful reply.—Harper's Weekly.

WESTERN MEN IN NEW YORK.

Brains of Mountain and Prairie in Demand in the Financial Center.

Ever since the early days, when D. O. Mills, J. B. Haggis and James R. Keene "emigrated" from California to New York, the financial center has been drawing largely on the west and south for its supply of "men who do things." Theodore P. Shouts, both a southerner and a westerner, who has undertaken to solve New York's financial problem, is the latest importation in response to the call of the east.

The popular head of the great Thos. F. Ryan, of Virginia, turned the Equitable Life Assurance Society over to its policyholders, who now elect a majority of directors. The new management of the society under the direction of President Paul Morton, has created a demand for the strong men of the south and west that is greater than ever before. Under the Morton management the Equitable has become a powerful financial institution, and insurance company in the way of improved methods, economies and increased returns to policyholders.

Her Aim.

A man who runs a truck farm in Virginia tells of the sad predicament in which a colored man named Sam Moore, who is in his employ, recently found himself. Sam had had considerable difficulty in evading the on-lookers of a dog from a neighboring farm. Finally the dog got him, as Sam kicked at him.

Sam's wife, hearing a tremendous yell, rushed to the rescue of her husband. She found him lying on the ground, fastened his teeth in the calf of Sam's leg and was holding on for dear life. Seizing a stone in the road, Sam's wife was about to hurl it when Sam, the wonderful presence of mind, shouted:

"Mandy! Mandy! Don't frowl at stone at de dawg! Frowl it at me, Mandy!"—Youth's Companion.

His Name for It.

I was once teaching a class of small pupils in physiology a rural school and asked the class what name was given to the bones of the head as a whole. A little girl raised her hand and said, "Lucy," I asked:

"Skull," she answered. "Correct," said I; "but what other name has it?" expecting some one to answer "cranium." All were silent for a while, and then a girl who seemed to be in a deep study quickly raised his hand, his eyes sparkling and a confident smile spreading on his face.

"What is it, Henry?" I asked. "Noggia," was his immediate reply.—Judge's Library.

A SMALL SECRET.

Couldn't Understand the Taste of His Customers.

Two men were discussing the various food products now being supplied in such variety and abundance.

One, a grocer, said, "I frequently try a package of any of certain articles before offering it to my trade, and in that way sometimes form a different idea than my customers have."

"I have done this," the other would say, "I have tried to find out what reason there was for such a call for it. At breakfast I didn't like it and supper proved the same, so I naturally concluded that my customers would not like it either."

"A day or two after, I waited on a lady who was buying a jar of jam and told her I couldn't understand how one could fancy the taste of Postum."

"I know just what is the matter," she said, "you put the coffee boiler on the stove for four minutes, and then you poured Postum into it. It is a matter of minutes of that time it simmers, and perhaps five minutes it boils; now if you will let it boil full fifteen minutes after it commences to boil, you will find a delicious Java-like beverage, rich in food value of gluten and phosphates, so choice that you will never abandon it, particularly when you see great gain in health."

Well, I have never tried it, and sure enough I joined the Postum army for good, and life seems worth living since I have gotten rid of my old time stomach."

Postum is no sort of medicine, but pure liquid food, and this, together with a relief from coffee worked the change.

"There's a Reason."

Read "The Road to Wellville," in pages.

ONLY ONE POLICY

STANDARD INSURANCE LAW PROTECTS INSURED.

State Insurance Department Makes Changes Under New Law in Effect July 1—Of Benefit to the Insured.

Springfield, Ill., July 8.—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 in the state have gone into effect. These statutes represent what has been accomplished in the way of reformations since the unearthing of the great 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 policyholders a degree of protection such as is enjoyed in no other state.

When Gov. Deneen came into office he took up personally the study of the insurance question, and he has devoted much time and energy to 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 policyholders. 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 policyholders.

Regulating of life insurance companies the maintenance of a reserve on their policies for the security of their policyholders 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 transaction greater publicity.

Prohibiting dissemination through 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 policyholders.

Requiring that salaries paid officers and employees of insurance companies be based upon actual results and ability 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-named law is the first attempt to regulate the provisions of insurance policies undertaken by law-makers of Illinois. The bill was drawn in consequence of recommendations made to the assembly in Gov. Deneen's message, and in 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 uniformity in the provisions to be contained in policies of life insurance sold in Illinois and every sort of 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 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. It has been found that they operate against the insured. The result will be safer insurance for the policy holder and increased confidence in policies issued in Illinois. Where a company is different against such companies as desire to avoid the terms of their contracts, it will materially aid the business of the reputable and honest men.

Illinois Changes Quota.

Since the Hughes investigation New York has secured a reputation as a regulator of insurance companies and its new bills have been pointed out 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 policy holders.

The Standard Provisions act is a striking example of this and at the same time is an illustration of what may be accomplished by conservative and careful analysis of existing legislation.

The New York laws provide for broad standard forms of policies and all policies must contain the same provisions, no more, no less. The Illinois restriction on the provisions made for the benefit of the companies and permits them to make concessions to the policy holder. In this manner it gives to the purchaser of insurance

the benefit of competition between the companies while it protects him against the insertion of terms in the contract which may nullify or impair his insurance.

Only a few states have hitherto attempted to make nonforfeiture provisions in the policies issued by insurance companies, and in framing the Illinois statute care was exercised to avoid such mistakes as had been made elsewhere. Massachusetts has been held up as an example in the enactment of nonforfeiture clause legislation, but the Illinois law is found to give better protection for the policy holder than is afforded by the laws of the Bay State.

Must Accrue to Policy Holder.

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, it is asserted, 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 his dividend until the close of his dividend period, thus enabling the dividend fund to be squandered in the payment of expenses and securing new business. The companies are now required to report the aggregate of the dividend fund, the additions made to it and all disbursements from the fund. This report must be made to the insurance department and the office will be enabled to keep close tab on what the companies are doing with these immense trust funds. With this check upon their assets the law will be a disposition to extravagance and waste.

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 will be able to keep close tabs on what the companies are doing with these immense trust funds. With this check upon their assets the law will be a disposition to extravagance and waste.

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 state legislature, and the careful consideration given to each and every detail of the activity, honesty, intelligence and fairness with which the department has been conducted is greatly appreciated by the public as a factor in making for its success.

Work in Department.

The department has annually licensed 40,000 agents of companies authorized to do business in Illinois. It has annual statements from over 600 companies to examine, file and report upon, and the examination of the companies requires continuous work in which the department's energy and thoroughness are requisite. In this respect the department has acquired a high standing and its examinations are recognized as authoritative.

The thoroughness of the examinations made is illustrated by the fact that there have been no recent failures 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, but these are not under strict state supervision and which the law affords no adequate means of preventing.

Kill Off Underground Insurance.

Underground insurance, a system of writing policies and collecting premiums which are not authorized to do business in the state, is the bane of the insurance department. Its officers have the very best of methods to check the operations of the agents who do this class of unauthorized business, but within the past few years they have been rendered practically incapable of doing so. Recent provisions and publicity is rapidly ridding Illinois of unreliable insurance.

The records of the auditor and treasurer show that the insurance department collected 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 are rendered 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.

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A Missionary Parian Home.

used by the government, first, because it was needed, and secondly, because Japan wanted to appear in a pro-Christian light. Undoubtedly there has been a measure of this same sort of statement in the government's recent gifts to the Young Men's Christian association army work.

In the government offices of Tokio I came upon the proposition with respect to religion, and how it has been changed. My authority is so high that it cannot be questioned. The intention of the men who shape the nation's policy (and this is a paternal, not a popular, form of government) was that the Crown Prince of Japan should become a baptized Christian, so that the next emperor should be counted among the Christian rulers of the earth. The persons, convictions of the crown prince did not figure in the matter at all; the rulers look upon Christianity without any regard to the beliefs of individuals, which is a serious oversight as I shall show. Even yet it is possible that the program may be overturned by the sincere conversion of the crown prince to Christianity, an event, however, which is quite improbable.

For the second part of the government program reverend the crown prince. The plan has been changed. It has now been decided that it is unnecessary for Japan to become a Christian nation. The next emperor is to be a Christian. Independence in religion matters will continue to be the national policy, but the same official whose views I have been expressing declares it to be his belief that Japan will never become a Christian nation, although there will remain, alongside of Buddhism and Shintoism, a Japanese Christian church.

An Elder Statesman's Keen View.

On the same point let me quote Count Okuma, one of the elder statesmen and the most influential individual in Japan. I had a long interview with him in his beautiful home, upon many phases of the Japanese problem, including this one. "Japan has the most perfect religious liberty in the world. So great is the spirit of toleration here that a conference on mutual relations was recently held in Tokio by the Christians, Buddhists and Shintoists. But this very conference showed a lack of seal on the part of each for its own faith. This same lack of ancient sect, and tendency to surrender to the latest noticeable, I understand, in America. As to Christianity in Japan, I would

I have met many missionaries, and a finer lot of men I have never seen anywhere. They are first class as men. Some of them have become my friends. Then the ambassador went on to speak in detail of individual missionaries. He left upon my mind the impression that he unequivocally approves of the missionary effort.

My own investigations, while they have of necessity gone more intimately into the work and qualifications of the missionary body in Japan, have led me to the same conclusion. The work and at play. I have seen the criticism against them and their work that could be heard. Wherever I have been in the face of a critic or antagonist of the missionaries I have tried to get the worst he had to say. From scores of Japanese, Christian and non-Christian, I have gleaned opinions of the missionary force. Summing all up I am bound to say that the missionaries as a whole grade higher than even the ministry at home. Their devotion to their work, and to the welfare of the Japanese is unquestioned. The results of their labor are beyond doubt really great. To say that their converts are not genuine, that the work is superficial is simply to betray a lack of knowledge of conditions that are apparent to any unbiased observer. Of course there are failures, these cannot affect the general verdict, that the missionaries are credible representatives of the best life of the Christian nations, and that their efforts are bearing fruit which justify the cost.

This Opinion of the Optimist.

The idea right back to the main question, "Will Japan become a Christian nation?" In Japan to the negative view of nearly all the government officials with whom I have talked, I find every Christian, foreigner and Japanese, taking a confidently affirmative view. In no case has a Christian betrayed the slightest note of uncertainty on this point. They ridicule all idea of an amalgamation of Christianity, Buddhism and Shintoism, saying that this is Buddhist talk. Buddhism feels its weakness and foresees impending defeat, and wants to capit-

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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 in the state have gone into effect. These statutes represent what has been accomplished in the way of reformation since the unseemly of the insurance scandals in the past, 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 Denney 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 inefficient 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 securing 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-named law is the first attempt to regulate the provisions of insurance policies undertaken by the lawmakers of Illinois. The bill was drawn in consequence of a recommendation made to the assembly in Governor Denney's message; 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 every sort of 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 provides 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 to insure 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 their contracts, it will materially aid the business of the reputable and fair insurance men.

Must 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, it is asserted, 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 the 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 provides for an accounting with each dividend policy, so that the insured may at all times know the amount credited to his policy.

The companies are also required to report the amounts of the dividend fund, the additions made to it and all disbursements from the fund. This report must be made to the insurance department and the office will be enabled to keep close tabs on what the companies are doing with these immense trust funds. With this check upon their affairs there will be less disposition to extravagance and waste.

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 executive agency in the state capable of making them effective. It was established because local officials, without knowledge of the business and wanting means of securing information, could not be depended upon to safeguard the interests of the insured. Its primary purpose was to protect the people in their dealings with insurance companies and to see that they were not preyed upon by false concerns, worthless companies and unconscionable schemes for swindling under the false name of legitimate 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, intelligence 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 4000 agents of companies and is required to be licensed in Illinois. It has annual statements from over 600 companies to examine, file and report upon, and the examination of the companies requires continuous work in which exceptional care, judgment 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 the utmost length, permitted by law in protecting the people against companies which pretend to give insurance but do not furnish protection. 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 instance 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 unauthorized business, but within a few years they have been rendered practically incapable of harm. Repeated prosecutions and publicity is rapidly killing Illinois of unreliable insurance.

The records of the auditor and treasurer show that the insurance department collects in fees and taxes over \$100,000 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 insurance men.

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 has a reputation for jealousy guarding the rights of Illinois policyholders, it has shown no disposition to hamper or harass companies of other states. During all the excitement 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 and radical regulation. It has kept so far in this respect that insurance companies were driven from them, while others nullified wholesome laws for repressing 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.

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