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Calcimining and paper hanging. First class workmanship. Prices reasonable. Phone 584. Main St.

Barrington, Ill.

Change in Ownership.

Those wishing changes made in ownership of real estate in Cuba township, Lake county, on the tax books should report them to me at once. Either send me the deed or a correct description of what you own and and I will correct the tax books so that the tax collector will be able to locate your property next spring.

E. W. RILEY, Assessor.

If it has come to pass that the principal function of the modern ambassador is to act as a social figurehead, congress should make his emoluments fit the duties he has to perform. If, on the other hand, the missions to the great powers of Europe are still to be regarded as diplomatic and not as mere social agents employed to keep princes and courtiers in good humor, then the United States ought to make its policy plain by the character of its appointments.

BANKS OF THE STATE

Figures Show Great Business Development and Expansion.

BANK AND LOAN ASSOCIATION

Important Question Which Was Referred to Auditor McCullough for a Decision—State Institutions Defended.

Springfield, Ill., April 14.—At least once a week the farmer, the business man, the man of affairs, in fact, every man who is interested in the business situation of the country turns to the financial page of his daily or weekly paper and examines the statement of clearings, prevailing rates of interest, and reports of general condition of the banking institutions.

In the present discussion of the local option proposition all over the state reference is always made to the growth or decline of bank deposits in towns or cities where the saloon was either voted out or voted in. Why? Because the banks constitute not only the great clearing houses of the trade of every community, but are recognized also as the country's standard and reliable business barometer. Significance and force is added to the figures submitted herewith because of the fact that the state banks receive their charters from the state and are supervised and examined by one of its departments—the office of the auditor of public accounts. As indicated, the following comparative exhibit is taken from the records of the state auditor's office, and is the showing made by the last bank reports in response to call during the years 1903 and 1907:

	Dec. 30, 1903.	Nov. 19, 1907.
No. banks,	252	380
Capitalization,	36 millions	51 millions
Resources,	358 "	546 "
Total deposits,	270 "	421 "
S'v'gs deposits,	129 "	197 "

An analysis of these figures proves a business development and expansion almost unprecedented. During the four years the number of banks has increased about 60 per cent. Fifteen millions of additional capital has been invested in this particular line of finance; general prosperity in all lines has swelled the deposits 56 per cent, or $150,000,000, resulting in a growth of the resources of these banks to a sum in excess of half a billion, the savings depositors (or to use another term—the wage-earner) contributing during this period an increase—purely in savings deposits—of $68,000,000.

One Failure in Four Years.

Another no less remarkable feature in connection with these bank reports is the fact that during the four years under consideration there was but one failure where the depositors suffered a loss, and this was the case of a growing institution wrecked by the speculations and dishonesty of its own officials. National and private banks show results similar to the above.

Building, loan and homestead associations (also under the auditor's jurisdiction), the most popular medium of co-operation and home ownership, patronized almost exclusively by persons of moderate incomes, have during these four years shared in the prosperity by increasing their resources from $39,000,000 to $50,000,000, which means that thousands of erstwhile tenants have become the owners of homes.

Illinois banks have no authority to secure deposits made with them by collateral turned over to the depositor according to a recent ruling of State Auditor J. S. McCullough. The opinion was given to the attorney general of a prominent fraternal society operating in Illinois.

This society considered depositing its surplus funds in a state bank and desired to know if the bank, as an inducement to obtain the use of the society's funds, could secure the deposit by turning over a portion of the bank's collateral to the fraternal body.

Auditor Makes Ruling.

Inquiry was made of Attorney General Stead, who held that the question was one of administration rather than law and referred it to Auditor McCullough. The latter held in the first place that such a transaction would be really a case of the bank "borrowing" money instead of the society depositing funds. Auditor McCullough said:

"The proposition submitted by you is an interesting one, incorporating as it does a principle and practice, both of which, if generally introduced and adopted would prove an innovation and probably have a far-reaching effect upon the banking business of this state.

"In the first place, it seems to me that the acceptance of a sum of money by a bank and the guaranteeing of the repayment of the same by turning over some of its securities as collateral would remove the transaction from the range of 'deposits' as the term is generally understood, and resolve itself into a case of borrowed money. I know of no law prohibiting a state bank from borrowing money, but, as I understand it, it is the generally accepted theory that a bank is warranted in borrowing money only in case of a financial stringency, or in the event of an unexpected and abnormal demand upon the bank's funds.

"Let us consider the matter in the light of a regular deposit. Section 11 of the state banking act contemplates that the capital stock of a bank shall always be intact, and charges the auditor with a specific duty when he finds the capital stock of any bank to be impaired. Your society deposits with a state bank, say $100,000, and requires as security the depositing of collateral with a margin of say 20 per cent or in the sum of $120,000. This margin of $20,000 ordinarily represents either the funds of other depositors or a portion of the bank's capital. If the former, the injustice is apparent. If the latter, might not the point be raised that the capital of the bank has, through this transaction have been impaired?

Must Protect Stockholders.

"Again it must be conceded that an individual could by the same right and upon the same grounds as your society, demand security for his deposit. Suppose, as large individual depositors ascertain that your society's deposit of $100,000 has been secured, and they, likewise, compel the bank to furnish collateral security with a margin. This act becomes generally known, and a run upon the bank ensues. The securities, ordinarily quickly convertible, are tied up through these pledges, and the bank, after draining its reserves, becomes helpless, and suspends. Assuming that the pledged securities would, as is generally the case, be disposed of at a sacrifice, through forced sale, and assuming that the proceeds would apply only to the preferred creditors, what would be remaining for the army of small depositors to participate in?

"The auditor has no prophecy to make as to what the rulings of the courts would be in case of the failure of a bank where some of the assets had been pledged to secure certain deposits; nor has he any disposition to formulate rulings which would in any manner hamper the growth and progress of the state banking business; but in his supervisory capacity he must discourage any scheme which clearly discriminates in favor of the few large depositors, to the prejudice and insafety of the great number of smaller ones, and, while he commends your management for its efforts to place the funds of the society where they are secure, it is the auditor's best judgment that the plan outlined in your letter is out of harmony with safe, conservative and time-tried banking methods."

Defends State Institutions.

The March number of the Chicago Clinic, edited and published in Springfield, contained an editorial on "Perfect State Charitable Institutions and How Not to Get Them," which is apropos at this time when an investigating committee is endeavoring to discredit them. The article was as follows:

"Illinois has been the scene of activity of sensational reformers and storms of newspaper purity and the state institutions have again been the battleground. Unfortunate circumstances which have occurred in spite of all reasonable precautions in the hospitals and asylums of the state have been given a rich coat of yellow and have then been hung up on the other side of a high power magnifying glass for the terrorization of the public. Doctors, who claim to have the welfare of the wards of the state most at heart have, in many instances, wielded the yellow paint brush and the color has been liberally adulterated with unfairness.

"The present administration in Illinois has given more leeway to the medical profession, and to those who assume to be well schooled in the management of public institutions than has any other in the history of the state and while the glittering results of such concessions have not been forthcoming, it may be said that there is a steady and gratifying improvement in all of the hospitals and asylums. Competent superintendents are, as a rule, in charge; civil service is in active operation and modern and humane methods have been generally adopted. As declared by competent authorities from other states Illinois institutions stand well to the front in equipment and management.

"Carping critics, however, could find flaws to pick in a religious institution managed by twelve disciples and such unreasoning fault-finders will always be able to secure material which may be enlarged and exaggerated into shocking things.

"Suppose, for example, that an epileptic child falls against a radiator and is burned. If conditions had been ideal this should not have occurred. We grant this. There should have been an attendant there; there should have been a screen about the radiator; the superintendent should have been on hand at that moment to rescue the little unfortunate. This is all very true, but the accident did not occur in the Institution for the Feeble Minded in the state of Utopia; it occurred in good, honest, substantial and practical Illinois.

Must Consider Greater Necessity.

"Suppose again, that there is only money enough appropriated for the maintenance of that institution to provide a moderate number of attendants to a considerable number of children and suppose some other child had required special attention at the moment in which this accident occurred; suppose there was only a reasonable amount of money appropriated for the heating plant and that if the thousand children had been protected by screens, the heating plant itself would be so crippled that the institution would have been unbearably cold. Suppose, in fact, that the institution management is made up of human beings, none of whom is infallible.

"Take another view of the thing, gentle reader, and be practice. Suppose some one followed about on the daily rounds of your practice, to determine what accidents or mistakes occur in your work. Suppose the newspapers gave a sensational column to the fact that your nurse used carbolic acid in place of alcohol and that your patient concern and discomfort. Suppose you shouted from the housetops when you treated that patient for eczema and, after prolonged uncomfortable meditation, recovered the pedicular vestimentorum as the cause of the malady.

"Suppose you were posted in the town hall when you prescribed a drachm of aconite when you meant to give a drop and damage was prevented by a watchful pharmacist. Suppose you figured in a scandal column when you operated for a pelvic tumor and the woman proved to be pregnant.

"Imperfection in public institutions will not come by appointing hospital officials and then blackguarding them out of existence. A fair degree of toleration and reason will go further in making our officials satisfactory than will wholesale censure. A little praise should be tried if the condemnation we have used so long has proven unproductive of good results."

PALATINE LOCALS.

J. A. Burlingame has purchased a White Steamer auto.

Mrs. W. L. Hicks and daughter are expected home from Flordia Saturday.

Miss Addie Filbert was operated upon last week at St. Joseph's hospital.

A. C. Burns and Miss Keisler were married Wednesday afternoon, April 22nd.

A subscription paper is being circulated to secure funds for a ball team this season.

Every member of the village board has been present at all the meetings during the past year.

Charles Seip and Henry Pahlman attended the Democratic state convention at Springfield this week.

A. Dahms has leased the saloon property now occupied by Peter Hartlett and will open up May 1st with Ike Blum as assistant.

Only 46 votes were cast at the village election Tuesday. Those elected are as follows: C. W. Ost, E. Prelberg and A. Hacklaith; members of the board: S. R. Paddock, village clerk; G. C. Whipple, police magistrate.

School caucus was attended by only eight voters last Saturday who to the surprise of everybody nominated Messrs. A. G. Smith and W. C. Williams for members of the board. The two old members Messrs. Heise and Schultz ran independent at the election and were elected with R. L. Peck for whom there was no opposition for president.

QUENTIN'S CORNERS.

August Landwer has returned from Highland Park.

William Stockel and family called at Barrington and Chicago last Monday.

William Gehrke and family of Lake Zurich, called at Herr Landwer's last Friday.

Master William Bockelman of Palatine visited his old school mates last Monday.

Fred Folleth is improving slowly after a severe tussle with rheumatism all winter.

William Theis and family called on relatives and friends at Barrington last Sunday.

Our school here has now over forty scholars on the roll, this is the largest number for many a day.

Frank Meyer and sisters, Louise and Ada, of Fremont were pleasant callers here last Sunday.

AT AUCTION.

The Hastings place on Hough street will be sold at auction Monday, May 11th at 3 o'clock p. m. Sale on the premises. CHARLES F. HASTINGS, 4-3 Administrator.

LAKE ZURICH ELECTION.

The result of the election Tuesday of the village of Lake Zurich was as follows: for trustees, William Tank, 27; H. Hillman, 25; G. O. Prusia, 27; for H. L. Prehm, village clerk, 28. W. C. Bleknase received 10 votes, his name being written in on the ticket.

Plenty of Trouble

is caused by stagnation of the liver and bowels, to get rid of it and headache and biliousness and the poison that brings jaundice, take Dr. King's New Life Pills, the reliable purifiers that do the work without grinding or griping. 25c at Barrington Pharmacy.

NOTICE.

Notice is hereby given that all persons are forbidden plowing up the highways in Cuba township. It appears that some farmers have been doing this for the purpose of scouring their plows, leaving the highways in a frightful condition.

By Order Commissioners of Highways.

Death Was on His Heels.

Jesse P. Morris, of Skippers, Va., had a close call in the spring of 1906. He says: An attack of pneumonia left me so weak and with such a fearful cough that my friends declared consumption had me, and death was on my heels. Then I was persuaded to try Dr. King's New Discovery. It helped me immediately, and after taking two and a half bottles I was a well man again. I found out that New Discovery is the best remedy for coughs and lung disease in all the world." Sold under guarantee at Barrington Pharmacy. 50c and $1.00. Trial bottle free.

Guaranteed cures for anarchists and octopuses needn't fear a holdup at the pure food dead line.

DANIEL F. LAMEY

Carpets, Rugs, Mattings

It is easy for us to save you 10 to 20 cents a yard on ingrains and wool carpets. Our carpet house is cutting prices on carpets all along the line. We offer special carpet values **50c, 55c, 60c** and **65c** per yard.

RUGS—We can give you most any size rug you may want and our prices are 15 to 20 per cent lower.

WALL PAPER

Just a complete thousad rolls of wall paper to close out at a special price for this sale. **5c, 6c, 7c, 10c** per roll.

DRESS GOODS.

Our big purchase of dress goods has made it possible to sell cotton goods at **5c, 6c, 7c, 8c** per yard.

Wool Dress Goods for this sale at **35c, 50c, 55c, 60c** per yard.

SHOES

For this sale—A special price on all Ladies' and Childrens shoes.

Do you want a **Talking Machine** We sell them at prices so that everbody ought to have a talking machine in their home.

Gasoline Engine Trade—Big drop in prices—Best engine gasoline 50 gallon lots only **11c** per gallon.

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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. **LIGHT FUEL**

Northwestern Gas Light & Coke Co.

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WANTED—A RIDER AGENT IN EACH TOWN and district to ride and exhibit sample Latest Model "Ranger" bicycle furnished by us. Our agents everywhere are making money fast. *Write for our particulars and special offer at once.*

NO MONEY REQUIRED until you receive and approved your bicycle. We ship to anyone, anywhere in the U. S. *without a cent deposit* in advance, *freight prepaid*, and allow **TEN DAYS FREE TRIAL** during which time you may ride the bicycle and put it to any test you wish. If you are then not perfectly satisfied or do not wish to keep the bicycle ship it back to us at our expense and *you will not be out one cent.*

FACTORY PRICES We furnish the highest grade bicycles it is possible to make at one small profit above actual factory cost. You save $10 to $25 middlemen's profits by buying direct of us and have the manufacturer's guarantee behind your bicycle. **DO NOT BUY** a bicycle or a pair of tires from anyone *at any price* until you receive our catalogues and learn our unheard of *factory prices and remarkable special offer* to rider agents.

YOU WILL BE ASTONISHED when you receive our beautiful catalogue and study our superb models at the *wonderfully low prices* we can make you this year. We sell the highest grade bicycles for less money than any other factory. We are satisfied with $5.00 profit above factory cost.

BICYCLE DEALERS, you can sell our bicycles under your own name plate at double our prices. Orders filled the day received.

SECOND HAND BICYCLES. We do not regularly handle second hand bicycles, but usually have a number on hand taken in trade by our Chicago retail stores. These we clear out promptly at prices ranging from $3 to $8 or $10. Descriptive bargain lists mailed free.

COASTER-BRAKES, single wheels, imported roller chains and pedals, parts, repairs and sundries at one-quarter of all kinds at *half the usual retail prices.*

$8.50 HEDGETHORN PUNCTURE-PROOF SELF-HEALING TIRES $4.80 *A SAMPLE PAIR TO HITCHCOCK ONLY*

The regular retail price of these tires is $8.50 per pair, but to introduce we will sell you a sample pair for $4.80 each with order for $4.55.

NO MORE TROUBLE FROM PUNCTURES

NAILS, Tacks or Glass will not let the air out. Sixty thousand pairs sold last year. Over two hundred thousand pairs now in use.

DESCRIPTION: Made in all sizes. Heavily and carefully, very durable and inclinable with a special quality of rubber, which never becomes porous and which closes up small punctures without allowing the air to escape. We have hundreds of letters from satisfied customers stating that their tires have only been pumped up once or twice in a whole season. They weigh no more than an ordinary tire, the puncture resisting qualities being given by several layers of thin, specially prepared fabric on the tread. The regular price of these tires is $8.50 per pair, but for advertising purposes we are making a special factory price to the rider of only $4.80 per pair. All orders shipped same day letter is received. We ship C. O. D. on approval. You do not pay a cent until you have examined and found them strictly as represented.

We will allow the full amount of 5 per cent (thereby making the price $4.55 per pair) if you send **FULL CASH WITH ORDER** and enclose this advertisement. Tires to be returned at our expense if for any reason they are not satisfactory on examination. We are perfectly reliable and money sent to us is as safe as in a bank. If you order a pair of these tires, you will find that they will ride easier, run faster, last longer and look finer than any tire you have ever used or seen at any price. We know that you will be so well pleased that when you want a bicycle you will give us your order. We want you to send us a trial order at once, hence this remarkable tire offer.

IF YOU NEED TIRES don't buy any kind at any price until you send for a pair of Hedgethorn Puncture-Proof tires at a special and trial at the special introductory price quoted above; or write for our big Tire and Sundry Catalogue which describes and quotes all makes and kinds of tires at about half the usual prices.

DO NOT WAIT but write us a postal today. **DO NOT THINK OF BUYING** a bicycle or a pair of tires from anyone until you know the new and wonderful offers we are making. It only costs a postal to learn everything. Write it **NOW.**

J. L. MEAD CYCLE COMPANY, CHICAGO, ILL.

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