pars. At present two of these are under construction, for which the crushed stone is furnished by the state from the penitentiary. The bridge work of the commission secures to the local communities better bridges for no more than they have paid in the past and frequently at a less cost. The commission has received requests from sixty-seven county institutes for speakers on road topics.

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CHANGES IN INSURANCE LAWS

State Department Prepares to Give Policyholders Greater Protection in Future.

Governor Deneen appointed O. B. Ryon, of Streator, special attorney for the insurance department to study the insurance laws of Europe and America with a view to introducing new measurcs in the next legislature that will remedy the defects in the present laws and procure greater protection to policyholders generally.

England, Canada, Germany and several other foreign countries to ascertain the points of advantage of the laws made by Karol Howater in 1723. This ---- countries have over those of pipe is still in the Pesth museum.

the United States. He has been supplied with all the testimony taken before the Armstrong investigating committee in New York by Insurance Superintendent William R. Vredenburgh and has had several conferences with governors and insurance superintendents from all parts of the country. He followed the so-called Armstrong bills through the different committees in the New York legislature by means of stenographic reports and has collected a large number of editorials and other contributions in insurance jourials from the public press of the country.

It is his purpose to make recommendations to the insurance department and to draft bills to be presented in the next legislature by the department. These bills are expected to proyide the insuring public with the desired protection without doing injustice to insurance interests.

Nearly 70,000 tons of cork are needed for the bottled beer and aerated Mr. Ryon has examined the laws of waters consumed annually in Britain.

The first meerschaum pipe was



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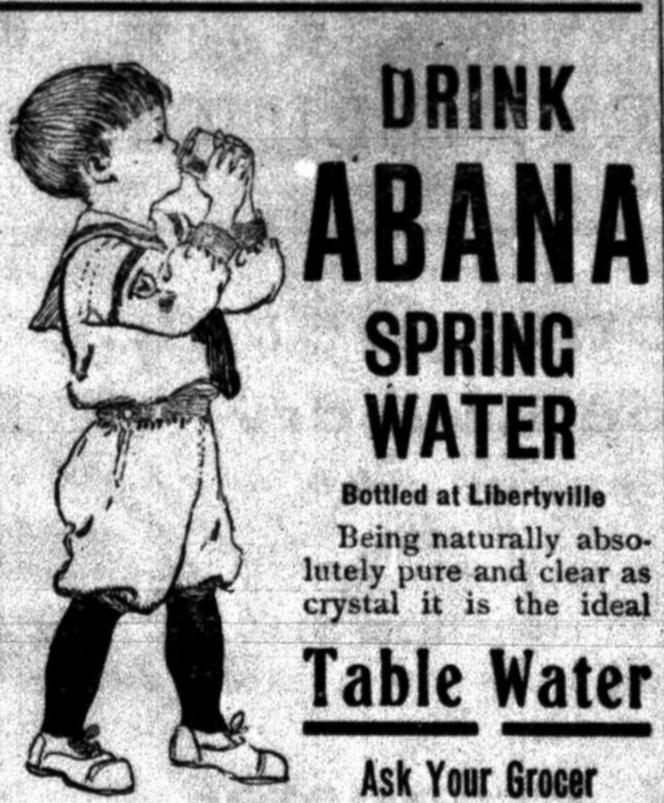
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