

# Do Not GAMBLE in 1931

Resolve in 1931 to understand your automobile policy better. Do you know whether you are insured in a Stock, Reciprocal, or Mutual Co.? How is your policy signed?

Do you know that certain policies do not protect you against the claims of persons that may be injured while riding in your car? Do you know that certain policies exclude the operation of cars by children under eighteen years of age unless accompanied by an adult member of the family?

Do you know that certain policies include the costs of defense in their liability limits thereby reducing your protection?

Do you know why reciprocals operate by an attorney in fact?

Do you know that when you insure in a reciprocal you give some stranger power of attorney?

Do you know that the power of attorney is so worded that in an emergency he can confess a judgment against you without your knowledge?

Do you know that the solvent members of a reciprocal may be held for and made to pay the entire losses of the reciprocal? While the fellow who has nothing pays nothing.

Do you know that in a reciprocal you are gambling all your assets with a lot of unknown partners?

Do you know that in a reciprocal if your car should burn or be stolen you cannot sue the reciprocal?

Do you know that over twenty-five hundred members of a reciprocal in Chicago, Ill. awoke one day to find judgments of record against them for over fifteen thousand dollars?

Do you know that a judgment of a record is a lien on your home? Do you know why reciprocal policies are signed by an attorney in fact?

Do you know that the policy holders are about the only ones to lose when the reciprocal goes smash?

Do you know that over 70% of all casualty insurance in the U. S. A. is carried in Stock Companies?

Do you know why in a reciprocal you are called a subscriber and not a policy holder?

Do you know why your premium is referred to as a deposit and not a premium?

Do you know that stock companies do not ask you to sign an application when you insure your car?

Do you know that certain reciprocals promise you a yearly saving of about 20% but that if the Reciprocal should become involved financially the Court may order you to return the savings for four of five years. What is saving about that?

Do you know that in a reciprocal the policy holders lose and in a Stock Company the stock holders only lose?

Do you know that a little carelessness in settling a claim with a minor for personal injury may involve you in legal entanglements and cost you heavy damages when the minor reaches legal age?

Do you know that you are always liable for the unpaid claims of a Reciprocal Company for the years you were a member?

Where will the reciprocal be when you have reached retirement age?

Who will pay them? Will you have to bear your assessment and return to labor?

Will your home be taken to pay the claims of your partners? Can you conscientiously buy reciprocal insurance with entanglements?

Good insurance is not cheap and cheap insurance is not good. Nearly eight hundred car owners place their insurance with this Agency. Service is the reason.

## Central Insurance Service

BUILT BY SERVICE

Tel. 574-1046 - 378 Central Ave. - Highland Park, Ill.

The largest Agency in Northern Illinois outside of Chicago.

## Highland Park Locals

Mrs. Ben Siljestrom on Saunders road entertained seven guests at her home Thursday afternoon.

Mr. and Mrs. Joseph Carroll and son Donald were guests of Mr. and Mrs. Ben Siljestrom on Saturday evening.

Miss Sadie Wessling of Highland Park visited at the John Stryker home Sunday.

Mrs. Martha C. Love and daughters Mildred and Bernice were guests of Mrs. J. A. Seyl of West Lake Forest Sunday afternoon.

Mr. and Mrs. Peter Harder of Grand avenue were visitors at the home of Mr. and Mrs. P. Harder of Highland Park Sunday.

Miss Eleanor Seyl of West Lake Forest was the week-end guest of Mr. and Mrs. Ben Siljestrom.

Norbet Devine, son of Mr. and Mrs. Perry Devine, underwent a tonsil and adenoid operation in the Victoria hospital in Waukegan Friday of last week.

Mr. and Mrs. Berube of N. Grand avenue had as their week-end guest Mrs. William Rose of Highland Park.

Mrs. Carl E. Bates has as her guest, her mother, Mrs. James Rogers of Newell, Iowa.

On Thursday evening, Mr. and Mrs. L. M. Bates of Evanston will be the out-of-town guests at dinner at the C. E. Bates home on Warrington rd.

Mrs. C. E. Olson is entertaining Dorcas Circle Two at her home on Greenwood avenue Thursday afternoon (today).

Mrs. Robert Johnson is convalescing from her recent operation, at her home in Brier Hill.

Mr. and Mrs. Malcolm M. Whitfield and children are moving to Evanston on Saturday. The Whitfields have been occupying the F. P. Browning home on Warrington road during the past year.

Mrs. W. L. Dugdale of Evanston was buried in the Deerfield cemetery on Monday and is buried on the Edwards lot.

Mr. and Mrs. Button of Beverly Hills have rented Mrs. McDonald's house on Chestnut street, which was recently vacated by the Allen Bench family.

Miss Winifred Nichol has started a Saturday morning kindergarten class at her home on Wilnot road, for little tots of this vicinity, from four to six years of age. She calls for the children each morning and takes them home. Her class so far consists of Betsy Jean Gooder, Lucy Heafield, Arthur Goelitz, and Lucille Hvale.

Mrs. Arthur Goelitz entertained her luncheon-bridge club on Wednesday at her home in Brier Hill.

Mrs. Seth M. Gooder of West Deerfield road is a member of the committee for the contract bridge lessons to be given at the Trinity church parish hall of Highland Park on the four Mondays following Easter, to be conducted by Mrs. Carter. Those desiring information may call Mrs. Gooder.

Mr. and Mrs. Wesley K. Hout of Warrington road announce the birth of a son, Tuesday, March 24, at the Highland Park hospital.

Five baby boys have been born to members of the Tuesday Evening Sewing club from March 1930 to March 1931. There are ten members, so that half the members now are proud possessors of sons, and strange as it may

seem, the chief topic of conversation is not sewing, but feeding, new teeth, etc. Sons were born last March to Mrs. J. R. Notz and Mrs. G. A. Willen, in May Mrs. R. E. Pettis, in August Mrs. C. T. Anderson, and in March (this week) Mrs. W. K. Hout.

Mr. and Mrs. Harold Youngs entertained at dinner Tuesday evening at their home on Tood court.

Mrs. Louis Anderson had as her dinner guests on Tuesday, Ritter Hogan, Mrs. Hogan Sr., Mrs. Alice Bennett and Miss Angela Hogan of Oak Park, and Mrs. Ruth Jeske of Maywood.

Mr. and Mrs. Franc Hempstead returned from Western Springs where they spent several weeks.

Miss Amelia Peterson received second prize in a Baby Ruth contest announced Monday evening over K. Y. W.

Mr. Ed Knaak of Wheaton spent several days of last week with his mother, Mrs. Elise Knaak.

The Ladies Aid society of Saint Paul's church will meet next Thursday afternoon at the home of Mrs. Bleich of Ridge road, Highland Park.

Mrs. Harry Clavey spent Tuesday and Wednesday of last week with her parents, Mr. and Mrs. Orville St. Peter of Waukegan.

Mrs. J. R. Notz was hostess to the Areme club last Monday evening. Mrs. Ralph Peterson will be the next hostess.

Arthur Kress has recovered from his recent illness.

Mrs. C. A. Stadler was selected as leader of Dorcas Circle One, last Monday evening at the home of Mrs. W. W. Clarke.

## SPECIAL SALE TEN DAYS ONLY

Alaska Fox  
Scarfs at Extremely  
Low Prices

## Victor Brothers Co.

Manufacturing Furriers  
368 Central Ave. Phone H.P. 351



SPECIAL SUNDAY  
Roast Spring Chicken  
Dinner 85c  
Roast Chicken Luncheon  
Wednesday—40c

## Central Cafe

MARY GARINO, Mgr.  
UNEXCELLED SERVICE  
515 Central Ave., Highland Park