

Safe Driver Reward Plan is Very Successful

Safe Drivers Make Gain in Better Insurance Rates as Result of This Practice.

Eighty-eight out of 100 insured motorists in 97 of the 107 rating territories where the Safe Driver Reward Plan is now operating, it is calculated, will pay net liability premiums lower than those previously in effect although rates, based on accident and loss experience, went up February 1 in nearly half the territories. Rates were lowered or unchanged in the rest of the territories.

This is shown in a survey of new basic liability rates issued by the National Bureau of Casualty and Surety Underwriters in conjunction with the Safe Driver Reward Plan. This new program was instituted February 1 in 27 states and the District of Columbia by 32 stock companies members of the bureau and provides a return of 15 per cent of the premium if no losses occur under the policy within a year from the date it is effective.

The bureau pointed out that whether it was higher, unchanged or lower, an addition of 4.8 per cent had been made to the base rate in each territory which, while it appears to be an arbitrary increase over the level indicated by accident and loss experience alone, actually is a charge upon the driver who has accidents that produce losses so that the safe driver can be given a substantial reduction in insurance cost.

"The Safe Driver Reward returns the 4.8 per cent to the safe driver and gives him an additional saving of approximately 11 per cent that would not be possible otherwise," said William Leslie, manager of the national bureau. "Our figures show that 88 per cent of our insured mo-

torists are no-accident drivers and will get this saving." Once each year the bureau revises rates on a basis of accident experience in the 300 territories into which the country is divided for this purpose. Determined by cost, size, horsepower, etc., cars are placed in one of three classifications for rating. The great majority of insured cars are of the low and medium priced type and the rate on each is either the same or different only by a dollar or so. These base rates apply to the standard \$5,000-\$10,000 bodily injury and \$5,000 property damage policy.

Typical areas in which the rate went up, was unchanged and was lowered were cited as examples of how the reward plan works.

In Salt Lake City the premium prior to February 1 was \$33 for the standard policy on the low-priced type car. The new premium is \$37. Based on experience alone and minus the factor of 4.8 per cent, the premium would be approximately \$35.20. The motorist who earns the 15 per cent reward, however, will receive \$5.55, making his net premium \$31.45. This is \$1.55 less than the old premium while the driver whose accidents produce losses pays the entire premium of \$37.

In Omaha, Nebraska, the premium remains unchanged at \$42. On the basis of experience alone, and minus the factor of 4.8 per cent, the premium would be approximately \$40.10. The 15 per cent reward, however, is \$6.30, making the net premium for the safe driver \$35.70, which is \$4.40 lower than it could have been otherwise.

The premium in St. Louis prior to February 1 was \$62 and is now \$57.7. Minus the factor of 4.8 per cent, it would have dropped to \$54.49. The safe driver's 15 per cent reward will be \$8.55, making the net premium \$48.45 and affording a much more substantial reduction than possible on a basis of experience alone.

"This method of penalizing motorists who have accidents that result in losses and rewarding those who

take the time and caution to drive safely has been advocated for some time and caution to drive safely for motor vehicle commissioners, safety officials and others," said Mr. Leslie. "We hope that even more than the 88 per cent of our insured motorists expected to win the reward will do so. In that event rates can be made even lower than is now possible under this plan."

Of the 107 territories rates were increased in 46, lowered in 31 and unchanged in 30.

Reductions were widespread in three states. Rates went down in 12 of 18 New Jersey territories; six out of seven in Tennessee and four out of five in Maryland. They were unchanged in Arkansas, Montana, Nevada and Nebraska.

The plan is now operating in Arizona, Georgia, Idaho, Maine, Maryland, Michigan, Missouri, Montana, Nebraska, Nevada, New Jersey, North Dakota, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Wyoming and the District of Columbia. Since February 1 the plan has been suspended in Minnesota and Kentucky, pending further discussion with state authorities.

CHESSE PLAYED BY MAIL ON A FIVE-YEAR BASIS

CHEYENNE, Wyo. (UP)—Arthur Lind, clerk in the railway mail service here, conducts a series of 40 battles with persons in New Zealand, Australia and 13 states of the union. However, no lives are lost on Lind's checked battlefields for his forces are the graduated pawns of chess.

Long-distance chess playing is the railway clerk's hobby and he spends from two to three hours an evening making the moves in the games and writing his maneuvers to his opponents. He is playing two games each with a contestant in New Zealand, two in Australia and 17 persons in America.

Lind is a member of the team of 12 United States chess players who are playing a New Zealand team. Postal cards are used to communicate moves and mock boards with numbered squares are used to record them.

Lind's New Zealand games are being played with William Gardner, an engineer at the town of Kalkorri. The game started April 1, 1935. Since that time nine moves have been made in one of the games and 11 in the other. Lind said he and his opponent average one move in three months and expect the game to be ended in three more years at the present rate of play.

The average game is decided in 20 or 20 moves. During the past year, the railway clerk said he finished 22 games, winning 10 and losing 12.

Lind plays his long-distance chess with persons living in Seattle, Wash.; Sacramento, Cal.; Green River, Wyo.; Williamsville, Ill.; Oak Park, Ill.; Omaha; Killbuck, O.; Grand Rapids, Mich.; Titusville, Pa.; Hunlock Creek, Pa.; Mangum, Okla.; Cooper-ton, Okla.; Stony Brook, N. Y.; Trenton, N. J.; and Iowa City, Ia.

General Charles G. Dawes, former vice president, was at the general's bedside. They planned to attend the rodeo together.

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MEN BACK ON UNION PACIFIC

OMAHA, Feb. 16 (UP)—169 mechanics returned to work at the Union Pacific Omaha shops February 14 on resumption of the road's \$9,000,000 car building program which was temporarily suspended 30 days ago. Work was also resumed at Grand Island Monday where 115 were put back to work and at Portland, Oregon with 125 employees.

Commenting on the Union Pacific car construction activities President W. M. Jeffers said:

"Recessions don't last forever. While our revenues have shown a drastic decline during the past 90 days and the outlook for the near future is not favorable, we have decided to disregard the immediate situation and to continue our program in anticipation of future improvement in business conditions."

BUTLER FORCES WIN

OMAHA, Feb. 16 (UP)—The Mayor Butler faction won a clean cut victory last night when trustees of the Dodge street bridge voted to vest supervision of construction of the bridge in Nebraska Engineer A. C. Tilley and the Nebraska highway department.

Such a move had been opposed by Chairman Henry Kieser, Omaha and Mayor William Guilfoyle and Dr. M. E. O'Keefe, Council Bluffs members of the board. When Guilfoyle changed his vote O'Keefe and Kieser followed suit.

With Tilley in charge of construction it will be possible to secure \$260,000 in federal funds, it was pointed out. Bids were advertised for, to be opened on March 3.

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GORILLA BITES CIRCUS MAN

SARASOTA, Fla., Feb. 16 (UP)—John Ringling North, nephew of the late circus magnet, John Ringling, today was given anti-tetanus injections to guard against infection of the deep bites inflicted by a 450-pound gorilla. North, executive vice-president of Ringling Bros. and Barnum and Bailey combined shows, was attacked yesterday as he was inspecting the steel cage of the gorilla "Gargantua."

The animal reached through the bars, seized North's arm and wrenched it backward. Before the trainer could beat him off with an iron stake he had lacerated North's arm in several places.

Gen. Pershing is Ill at Winter Home in Tucson

Commander of the A. E. F. and One of Last of World War Generals Confined to Home.

TUCSON, Ariz., Feb. 16 (UP)—Two nurses were in attendance today on Gen. John J. Pershing, who was confined to bed with rheumatism and a slight cold.

Dr. Roland Davidson said that the condition of the commander-in-chief of the American Expeditionary Forces during the World war was not alarming. The general complained last night of a rheumatic condition above his left knee. His personal aide, Sgt. Crawford C. Schaeffer, said that over-exertion in making radio speeches and other activities had caused the ailment, and that the general had gone to bed for a rest.

"We hope to have him out in time to attend the rodeo here next Sunday," Schaeffer said.

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IOWAN SPEAKS NO VOLUNTARY WORD AS VOW

AUDUBON, Ia. (UP)—Adhering to a vow he made in his youth, William (Silent Bill) Perry, 76, has not spoken a voluntary word for 50 years.

It was that long ago that the girl he was to marry filed him at the altar for another man. Perry vowed never to speak until she returned.

So he has shunned society ever since. He prefers to be alone with his memories.

At different times during the last 27 years, he has lived at the Audubon county home. There he has a separate room.

Perry has been faithful to his vow, but recently he has been forced to whisper a single word to express his wants.

Often he walks two miles to town. Children greet him with a "Hello Bill" and some heckle him, but Perry doesn't mind. He smiles, nods and walks on.

Perry has gone to church regularly. On Sundays he unfolds the suit that was to have been his wedding suit and wears it—but only on Sundays. Until churchgoers came to know him, they greeted him but received no reply. "Silent Bill" only nodded.

MICHIGAN FLOODS LESSEN

GRAND RAPIDS, Mich., Feb. 16 (UP)—The flood threat in southern Michigan appeared at an end today with most cities and communities along rivers and streams rehabilitating after high water caused damage estimated above a million dollars.

Only at Grand Rapids was there possibility of further damage and weather observers expressed doubt that the crest of the Grand river, due at Grand Rapids some time tomorrow would be serious.

The river stage at the 17 foot protective flood wall at Grand Rapids at 8 a. m. was near 14 feet, a rise of 1 foot since yesterday. The situation will become perilous only if the flood crest exceeds 15 feet.

INDIANA SPEAKER HERE

INDIANAPOLIS, Ind., Feb. 16 (UP)—Sam Jackson, democratic leader will be the keynote speaker before next month's convention of Nebraska Young Democrats in Omaha March 4. Jackson is a candidate for the United States Senate.

Steady Slump in Coal's Use Spans 15 Years

Efficiency and Changes to Other Fuels Blamed for Big Decline—Gradual Decline.

WASHINGTON (UP)—Technological improvements in industry have contributed largely to the downfall of coal from its former position of economic pre-eminence, according to Dr. W. H. Young, economist for the National Bituminous Coal Commission.

Not only improvements, but the sudden and gigantic development of oil and gas as fuels, and water power as a source of electrical energy also have contributed, Dr. Young pointed out in a current study of the ailing industry.

While Dr. Young's study related to the bituminous coal industry, Gov. George H. Earle, of Pennsylvania, has proposed that the federal government take over the similarly "stuck" anthracite coal industry in his state.

Gradual Decline Shown

Bituminous coal contributed more than 70 per cent of the energy in the United States in 1913, fell to 60.5 per cent in 1923, and in 1936 was contributing only 47.1 per cent. Dr. Young cited the following factors contributing to the downfall of coal:

- 1. Changes in fuel-using industries, citing the smelters as an example. Many smelters now are using gas or oil.
2. Improvement in fuel burning equipment to decrease the quantity of coal required for production of energy units. In 1920 blast furnaces required 3,420 pounds of coal per gross ton of pig iron, and in 1936 only 2,900 pounds, a quarter of a ton saving in coal.
3. Increased use of competitive fuel and forms of energy, particularly oil, natural gas and hydro-electric power.
4. Improvements in house insulation against cold weather.
5. Automatic heat controls to adjust consumption of fuel to a fine point.
6. Improvement of burner construction and development of more efficient radiation.

Price wars, such as those in the 1920s, also contributed to the industry's problems, Dr. Young found. Average realization of coal companies on fuel at the mine declined from \$2.29 a ton in 1924 to \$1.34 in 1933. The 1923 price was \$2.68 a ton.

Loss Shown in 1929

Even in the boom year of 1929, the industry suffered a net loss of \$12,000,000, and \$50,000,000 a year during the three years after 1930. Dr. Young estimated the 1936 loss at \$29,646,981.

Labor costs since 1933 have increased 117 per cent per ton, he found. An all-time high in mine employment was reached in 1923 with 705,000 workers on the payrolls. In 1934, this figure had shrunk to 458,000. The peak production was reached in the war year of 1918 when 579,000,000 tons of coal were mined. Since then the demand has fallen steadily.

Despite adverse conditions in recent years, wage agreements have been generally maintained in contrast to 1923 when contracts were widely abrogated during the slump of coal prices, Dr. Young found.

The federal government is attempting to regulate prices, fixing a minimum below which production can not sell in market areas, to aid the industry. The coal commission recently issued minimum price schedules which were attacked, and the Guffey-Vinson act setting up the coal commission has been challenged in court.

CAR RUNS INTO TRAIN

FALLS CITY, Neb., Feb. 16 (UP)—A midget automobile operated by Herbert Moore, 18, was believed to have run into a freight train at a crossing here during a sleet storm last night. Moore, suffering head injuries, said he could not remember what had happened. His companion, Don Rodger, 17, suffered a possible skull fracture. The badly wrecked little car was found by a passerby who said a freight train had passed a short time previously.

SELL BOLD PLANTS

BUFFALO, N. Y., Feb. 16 (UP)—Stockholders of the Jacob Dold Packing company voted unanimously to sell the assets and business of the Dold plant at Omaha to Wilson & Co. of Chicago. President E. C. Andrews announced today. The sale will also involve two branches of Dold, one at Memphis, Tenn., and one in Havana, Cuba which have served principally as outlets of the Omaha plant.

EAGLE NEWS ITEMS

Dorothy Jean Umland was an overnight guest last Saturday of Barbara Ann Manners.

Agnes Kettelhut returned on Tuesday of last week from Alvo where she spent several days.

Mr. and Mrs. L. C. Oberle came out from Lincoln and spent Sunday with Mr. and Mrs. E. C. Oberle.

Mrs. Myrtle Robertson visited her mother, Mrs. Alice Fentiman of Elmwood last Thursday afternoon.

Mrs. Elmer Judkins entertained the members of the O. S. C. club at her home last Thursday afternoon.

Mr. and Mrs. Lloyd Vance of Lincoln spent last Saturday evening with Mr. Vance's grandmother, Mrs. Pauline Ollerman.

Mr. and Mrs. John Rockenbach Jr. and sons spent last Sunday with Mrs. Rockenbach's parents, Mr. and Mrs. H. T. Saxon.

Mr. and Mrs. J. L. Wall motored to Palmyra and spent Sunday evening with Mr. and Mrs. Arthur Thomson and son, Gary.

Mrs. Joe Rudolph and Mrs. Ernest Vanderwood drove to Wabash on Wednesday of last week and visited at the Fred Weyers home.

Mr. and Mrs. Alfred Thomson from near Palmyra spent Sunday with Mrs. Thomsons, parents, Mr. and Mrs. Harry Caddy and family.

Mr. and Mrs. E. C. Oberle and Mr. and Mrs. W. B. Hursh called at the home of Mr. and Mrs. August Schwegman last Sunday evening.

Mrs. Dennis, Miss Emma Dennis and Paul Dennis of Lincoln were guests on Sunday of Mrs. Irene McFall and Mr. and Mrs. Clyde West.

Mr. and Mrs. Guy Jones spent the first part of last week in Omaha and were the guests of Mr. and Mrs. E. A. Miller. Mrs. Klitetsch returned home with them.

Mr. and Mrs. Paul Sutton had as their guests at dinner last Sunday Mr. and Mrs. Laverne Sutton and daughter of Murdock and Mr. and Mrs. Tom Sutton of Alvo.

Mr. and Mrs. Orville Hursh of Colorado and Floyd Hursh of Grand Island came late Friday evening and visited until Sunday afternoon with their parents, Mr. and Mrs. W. B. Hursh.

Mrs. Anna Rockenbach and two sons of Alva, Oklahoma, arrived the latter part of last week, attended the funeral services for Mr. George Maurer and also visited with relatives and friends in this community.

Obituary of George Maurer.

George Maurer was born June 17, 1863 in Ottenheim, Germany. He was the son of John George Maurer. In the fatherland he grew to manhood receiving his schooling, his baptism and confirmation in the church of his homeland.

As a young man in his early twenties, he came to America during the 1880's. He came to the Eagle vicinity for a short time, then resided in Plattsmouth for ten years. He later returned to Eagle and with his brother farmed a piece of land northwest of Eagle.

His brother, John, passed away in 1931 and since that time he has lived alone on the farm. Declining health and illness brought him to the end of the journey of life on February 10th, 1938, at the age of 74 years, 7 months and 23 days.

There are no immediate relatives with the exception of one brother and one half-brother still living in Germany as far as is known. Three nephews in Florida and four cousins, George and Henry Trunkholz and George Reitter of Eagle and Mrs. Anna Rockenbach of Alva, Oklahoma are the only relatives living in this country.

Mr. Maurer lived very much to himself, living humbly and without an ostentatious life among his neighbors and friends.

Services were held Saturday, February 12th in the Trinity Lutheran church of Eagle with Rev. R. E. Rangel officiating. Burial was in the Camp Creek cemetery.

Attend Golden Wedding Anniversary.

Mr. and Mrs. E. H. May and Ormond went to Lincoln Friday evening to attend the golden wedding anniversary celebration of Mr. May's parents, Mr. and Mrs. H. F. May.

Mr. and Mrs. May have spent their entire married life in Lancaster county. Mrs. May was born and reared in Illinois. Mr. May was born in Germany and came to America with his parents when he was nine years old. They have three sons and four daughters, sixteen grandchildren and two great grandchildren.

All the family were present at the gathering except one daughter, who lives in Milwaukee, Wisconsin.

J. Howard Davis Attorney at Law Plattsmouth

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NOTICE OF ADMINISTRATION

In the County Court of Cass County, Nebraska. To all persons interested in the estate of Etta May Moore, deceased. No. 3319:

Take notice that a petition has been filed praying for administration of said estate and appointment of Arthur T. Hansen as Administrator; that said petition has been set for hearing before said Court on the 17th day of March, 1938, at ten o'clock a. m., at Plattsmouth, Mo. Dated February 9, 1938. A. H. DUXBURY, County Judge. (Seal) f14-3w

NOTICE TO CREDITORS

In the County Court of Cass County, Nebraska. To the creditors of the estate of Clara Mumm Twiss, deceased. No. 3317:

Take notice that the time limited for the filing and presentation of claims against said estate in May 31, 1938; that a hearing will be had at the County Court room in Plattsmouth on June 3, 1938, at ten o'clock a. m., for the purpose of examining, hearing, allowing and adjusting all claims or objections duly filed. Dated January 28, 1938. A. H. DUXBURY, County Judge. (Seal) j31-3w

NOTICE OF FINAL SETTLEMENT

In the County Court of Cass County, Nebraska. To all persons interested in the estate of Anna Katherine Meisinger, deceased. No. 3245:

Take notice that the Executors of said estate have filed their final report and a petition for examination and allowance of their administration accounts, determination of heirship, assignment of residue of said estate and for their discharge; that said petition and report will be heard before said Court on March 4, 1938, at ten o'clock a. m. Dated January 31, 1938. A. H. DUXBURY, County Judge. (Seal) f7-3w

REFEREE'S SALE

In the District Court of Cass County, Nebraska. Plaintiff vs. Defendants.

Notice is hereby given that under and by virtue of a decree of the District Court of Cass County, Nebraska, entered in the above entitled cause on the 20th day of December, 1937, and an Order of Sale entered on the 31st day of December, 1937, the Sole Referee will on the 21st day of March, at 10:00 o'clock a. m., at the south door of the court house in Plattsmouth, in Cass county, Nebraska, sell at public auction to the highest bidder for cash, that is to say, 10% on the day of sale, and the balance when said sale shall be confirmed by the Court, the following described real estate, to-wit:

Lot 30, in the SW 1/4 of the SE 1/4 of Section 13, Township 12, Range 13, East of the 6th P. M., in Cass county, Nebraska. Sale will be held open for one hour. Dated this 11th day of February, 1938. WALTER H. SMITH, Sole Referee. A. L. TIDD, Attorney for Plaintiff. f14-5w

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NOTICE OF EXPIRATION OF THE TIME OF REDEMPTION

To Ben Root, Clarence Root, Charles Root, Theodore Root, Stella Fridle and Lester Champlin; and to the heirs, devisees, legatees, creditors and all persons interested in the estate of John Root, Deceased; and to the heirs, devisees, legatees, creditors, and all persons interested in the estate of Emma Root, Deceased:

You and each of you are hereby notified that on the 21st day of November, 1935, the County of Cass, Nebraska, purchased at public tax sale for the years 1932, 1933 and 1934, the following described real estate, to-wit: Lot 16, in the N. E. Quarter of the S. E. Quarter of Section 20, Township 10, Range 9, Cass county, Nebraska, for the taxes for the years 1932, 1933 and 1934, and that said real estate was taxed in the name of John Root; and that on said 21st day of November, 1935, the County Treasurer of Cass county, Nebraska, duly issued to the County of Cass, Nebraska, a County Treasurer's tax sale certificate for the same; that on January 31, 1938, for a valuable consideration, said tax sale certificate was duly assigned and transferred unto John A. Root, who is now the owner and holder of the same.

You are further notified that the time of redemption of said real estate from said sale, will expire in three months from the date of service of this notice, after which time the undersigned will apply to the County Treasurer of Cass county, Nebraska, for a tax deed to all of said real estate. Dated this 7th day of February, 1938. JOHN A. ROOT, Owner and Holder of the Above Named and Designated Tax Sale Certificate. f7-3w