

COAL PRICES NOT RAISED

Illinois Coal is Fifty Cents Cheaper and Petroleum Coke is Down a Dollar a Ton.

DEALERS ARE NOT ORGANIZED

"No one in Omaha need have any fear of being overcharged in buying coal," said Victor White, discussing the prices of coal that obtain in Omaha. "There is no change, for there is no coal exchange or organization of coal dealers here. Everybody in the coal business is going it for himself, sort of free lance. As a matter of fact, while hard coal has advanced 60 cents a ton at the mines since last April, the Omaha dealers are still selling it for the same price. They have not advanced a cent. They are selling the regular furnace size for \$10.75 and the smaller size, or base burner size, for \$11. "Yes, the coal man is the worst hated man in town, and I don't see why. We are unpopular and people complain about the price of coal, even of the price of hard coal, when we would rather sell anything else in the world than hard coal, for there is no profit in it for us." Coal is not costing consumers in Omaha a bit more this winter than usual, and in some grades it is even costing them a great deal less. While wheat, flour, sugar, beans, meat and all the necessities of life have made a greater or less alarming advance since the opening of the war, coal at least has remained neutral.

Illinois Coal Cheaper.
Illinois coal is even 50 cents a ton cheaper than last year. It sold in Omaha last year for \$7 and this year is selling for \$6.50. Dealers account for this by the fact that this coal comes into direct and sharp competition in this district with the Wyoming and other western coals. Petroleum coke also has come down a dollar a ton, for the first time. For years it has sold in Omaha for \$10.50 and this winter the Sheridan Coal company, which has obtained the exclusive agency, has reduced it to \$9.50.

More Coke Sold.
Coke is coming more and more into favor for furnace use in residences and dealers say that they are selling more of it this winter than in years past. Petroleum coke comes in large irregular chunks. It is a byproduct or residue that occurs in oil refineries. It contains a quantity of crude oil that is not extracted in the refining process and therefore makes a very hot fire. It is used largely in hot air furnaces.

Vulcan coke also sells for \$5.50. This is a firm, hard coke, with considerable weight. Ordinary gas coke sells at \$5.50. This is the light coke with little body to it. To get the best results from the burning of coke in furnaces dealers say one must supplement it with some kind of soft coal.

Seeks Woman to Repay Her Kindness

Leelle Mudd of Corso, Mo., writes the police to aid him in locating a Mrs. Lizzie Asher, who conducted a restaurant at the rear of the Carey house. Mudd states that Mrs. Asher helped him when he was in need of a friend last winter and that he wishes to repay her for her kindness.

NEBRASKA FARMERS ARE DOING THEIR SPRING WOK

Advises to the Burlington indicate that spring work has commenced on the farms in some portions of Nebraska, though it is not expected to continue without being interrupted by cold weather. Out in Box Butte and Scott's Bluff counties Monday, in a number of fields, farmers were plowing, and in several instances others were sowing oats and beans in very good condition for cultivation. In this same portion of the state, it is said that considerable farm field work was done during December.

MICHIGAN ALUMNI TO SHOW CAMPUS SCENES IN MOVIES

"Movie" of hazing, foot ball, other student activities and campus scenes of the University of Michigan may be shown in Omaha to high school students and alumni of the university, if plans now being formed are carried out. At the first meeting of the local Michigan Alumni association since New Year's, held at noon at the University club, the matter was discussed and this committee was appointed to work out the plan: Dr. Claude T. Uren, chairman; Stanley Rosewater, Arthur Marowitz and Carl E. Paulson.

MANY INQUIRIES RECEIVED AS TO THE COAST TRIPS

Passenger officials of the Union Pacific are beginning to be of the opinion that the travel to the Pacific coast during the coming year is going to be a record breaker. At this time from 300 to 800 letters are being received daily, asking for information relative to the excursions and the coast country. The inquiries have increased fully 100 per cent within the last thirty days. In order to answer the inquiries extra stenographers have been put onto the work.

COLOR YOUNG MEN HAVE FIRST SMOKER

The Colored Young Men's Athletic association, incorporated, held its first smoker at the club rooms, 2325 Lake street, Monday night, W. N. Johnson, chairman of the program committee, had considerable entertainment to offer the members, consisting of athletic contests and speech-making. An election of officers was also held. Walter Wynn being chosen president and William Ray, secretary.

DOUGLAS AUDITORIUM ELECTS ITS OFFICERS

Monday the Douglas Auditorium association, Inc., held its annual stockholders meeting and election of officers, with the following results, F. A. Pratt, president; R. L. Rakekin, vice president; George Schultz, secretary; A. R. Haynes, treasurer, and C. H. Kreile, member of board of directors, which also includes the selected officers.

A Cold is Dangerous. Break it Now.
Bells Pine-Tar-Honey is fine for coughs and colds. Soothes the lungs, loosens the mucous. Only 25c. All drug-gists.—Advertisement.

World Cut Loaf.
SIOUX CITY, Ia.—The local Retail Bakers' association today petitioned the city council for the right to reduce the size of the loaf as a result of high prices for flour.

HEAD OF FOREIGN LANGUAGE PAPERS ASSOCIATION HERE.



LOUIS N. HAMMERLING.

Madden Now Gains on Foster in His Election Recount

Recount of the vote cast for police judge in the First and Second wards, completed in county court, shows a net gain of three votes for Madden.

Foster gained twenty-seven votes in the first precinct of the First ward. In the remaining precincts of the two wards Madden added thirty-three votes to his count, while Foster secured three more. Ben S. Baker, Madden's attorney, asserted Madden would win by fifty or sixty votes if the remainder of the count showed the same rate of gain for him.

NEW APPRAISAL OF COST OF PAVING COTTAGE GROVE

The city commission has cancelled the appraisal of the cost of paving Cottage Grove avenue (Half Cass street) from Thirtieth to Thirty-second streets and called for a new appraisal. This was done because the property owners complained that the appraisal turned in was too high. There is a variation of grades at this place which seems to complicate the task of making a satisfactory appraisal. The commission, however, doing business on the motto that "We strike to please," is willing to throw the whole thing over the counter at the best possible price to the folks who pay the freight.

HAMMERLING TO TALK HERE

President of Association of Foreign Language Newspapers to Be in Omaha for Two Days.

TO TALK BUSINESS AFFAIRS

Publishers of foreign language newspapers of Omaha and South Omaha are to meet Louis N. Hammerling, president of the American Association of Foreign Language Newspapers, who is to be in Omaha from New York Wednesday and Thursday. On Thursday Mr. Hammerling will give a luncheon at the Hotel Rome which the Omaha and South Omaha publishers of newspapers in foreign languages are to attend. The business of the foreign language newspapers is to be discussed at these conferences, including the matter of the advertising handled by these newspapers. Some of the advertisers of the city are also to be invited to the luncheon in order that the matter of publicity in this class of papers may be taken up from all sides.

The American Association of Foreign Language Newspapers now claims to have 62 newspapers in the organization. They are papers published in the United States and Canada. They are printed in twenty-nine different languages and claim a combined circulation of 32,000,000. President Hammerling was born at Honolulu, Hawaiian Islands, in 1874. When his mother died his father took him back to the old home in Bohemia, when he was 2 years old. At 12 years old he came to America and worked in a cigar factory in San Francisco without pay for three months, after which he went to Milwaukee, where he solicited subscriptions for a German newspaper. Then he worked in the coal mines in Pennsylvania, where he learned English by going to night school. He was the official mediator in the coal strikes in 1903 and was given a gold medal by the miners for his services there. He is the author of "From Lincoln to Roosevelt," was a delegate to the republican national convention in 1908, declined the appointment as one of the commissioners of the Panama Canal zone and in 1909 organized the association of which he is now the head.

ACTORS WOULD WORK THEIR WAY TO THE PANAMA EXPO

R. E. Troy of Pittsburgh has evolved a plan which he hopes will enable him to visit the Pacific coast exhibitions this year. He has come to the Union Pacific with it and has been turned down. However, he is going to take it up with some of the other roads that reach the coast. He proposes to organize a theatrical company and stage playlets on a car of a passenger train, furnishing entertainment and amusement for the passengers. Troy is not asking for pay and all that he requests is transportation, meals and sleeping space for himself and his people. He asserts that he will have a company of twelve to fifteen persons.



The Mill Grinds the Coffee

And then—

Coffee begins Its Grind with the human system, and usually turns out nervousness, sleeplessness, headache, heart flutter or some of the many other aches and pains.

It's caffeine in the coffee that does it—a poisonous drug, cumulative in its effects, and too powerful for most systems to thoroughly eliminate.

Perhaps coffee hasn't finished with you, but wouldn't it be wise to quit it before results are serious, and instead use

POSTUM

—the delicious food drink,

made from prime wheat and a wee bit of wholesome molasses. It tastes much like high grade Java, yet is absolutely drug-free—no caffeine—not a harmful thing in it.

Postum comes in two forms: Regular Postum—must be boiled—15c and 25c packages; Instant Postum—soluble, made in the cup with hot water instantly. 30c and 50c tins. The cost per cup is about the same for both kinds—sold by all Grocers everywhere.

With the return to better health from the change, you'll know of a surety.

"There's a Reason" for POSTUM

13th Annual Statement
—of—
Guarantee Fund Life Association

Omaha, Nebraska

ORGANIZED JANUARY 2, 1902.

Period January 1, to December 31, 1914

Ledger Assets, January 1, 1914 \$1,309,193.59

Income

Premium and other receipts from policy-holders	\$854,278.39
Interest	65,904.59
Total income	\$ 920,182.98
Total	\$2,229,376.57

Disbursements

Death Losses	\$185,734.44
Commissions and fees to agents	207,372.51
Salaries to officers, directors and employes	45,867.77
Medical examinations	23,435.22
Inspection of risks	16,288.30
Department fees and taxes	13,011.20
Legal expense	1,439.85
Advertising, printing and postage	17,036.97
Traveling expense, office supplies and equipment	7,871.42
Rent home office and eight branch offices	7,601.50
Telegraph, telephone and all other disbursements	2,579.69
Reduction in Guarantee Notes, account of terminated and decreased policies	12,065.00
Total disbursements	\$ 540,303.87
Balance	\$1,689,072.70

Assets

First mortgage farm loans	\$918,751.31
Municipal bonds	25,000.00
Cash in banks and treasury	35,691.10
Call No. 52, due Dec. 24, 1914	175,836.38
Guarantee Notes, not due, from members in good standing	512,236.55
Agents' balances, secured	17,587.02
Bills receivable	3,970.34
Total ledger assets	\$1,689,072.70
Accrued interest	15,587.64
Gross assets December 31, 1914	\$1,704,660.34

Liabilities

Death losses proven and unpaid	None
Death losses reported	\$ 24,000.00
Liability under annual installment policies terminated by death	18,287.55
Taxes on premiums, accrued (estimated)	15,000.00
Miscellaneous office expenses accrued (estimated)	5,000.00
Total liabilities	\$ 62,287.55
Balance to protect contracts	\$1,642,372.79

Excess income over all disbursements, year 1914	\$379,879.11
Securities deposited with Nebraska Insurance Department, (maximum deposit allowed by law)	200,000.00
With Missouri Department	1,000.00
In fireproof vaults	742,761.31
Mortgage loans due and unpaid	None
Interest on loans due and unpaid	None
Average rate of interest earned on invested funds	6.59%
Amount of Reserve and Mortuary Funds held solely for payment of losses	\$1,646,518.04
Total losses paid since organization	595,785.09
Mortality cost, year 1914, for each \$1,000 of insurance in force, (mean amount)	0.59
Expected Mortality, 1914, (American Experience Table)	616,000.00
Actual Mortality, 1914	212,000.00
Percent of actual to expected mortality	34.41%
Annual cost to insured for each \$1,000 insurance (age 35), years 1902-1914 \$	8.75
Annual premium for each \$1,000 insurance (age 35) guaranteed by entire assets of Association	13.30

New insurance gained January 1 to December 31, 1914	\$11,210,000.00
Amount of insurance in force	60,030,000.00
Designated depository banks	2,643

Insurance in Force Jan. 1, 1915

STATE	Showing Gain by States		GAIN
	JAN. 1, 1914	JAN. 1, 1915	
Arkansas	\$ 732,000.00	\$ 1,136,000.00	\$ 404,000.00
California	2,586,000.00	2,996,000.00	610,000.00
Illinois	994,000.00	1,498,000.00	504,000.00
Indiana	902,000.00	1,326,000.00	424,000.00
Iowa	3,978,000.00	4,322,000.00	348,000.00
Kansas	8,040,000.00	10,880,000.00	2,840,000.00
Michigan	456,000.00	1,346,000.00	890,000.00
Missouri	624,000.00	1,046,000.00	422,000.00
Montana	1,386,000.00	1,612,000.00	226,000.00
Nebraska	14,208,000.00	15,284,000.00	1,076,000.00
No. Dakota	764,000.00	1,414,000.00	650,000.00
Oklahoma	1,108,000.00	1,762,000.00	654,000.00
Oregon	492,000.00	904,000.00	412,000.00
So. Dakota	1,410,000.00	1,694,000.00	284,000.00
Texas	6,004,000.00	7,002,000.00	998,000.00
Washington	3,598,000.00	3,696,000.00	98,000.00
Other States	1,740,000.00	2,112,000.00	372,000.00
Totals	\$48,820,000.00	\$60,030,000.00	\$11,210,000.00

OFFICERS:

- | | |
|------------------------------|---------------------------------|
| J. C. Buffington, President | L. A. Williams, Supt. of Agents |
| Edward M. Martin, Vice Pres. | G. E. Haverstick, Treas. |
| J. W. Hughes, Secretary. | L. E. Gillespie, Auditor. |
| R. E. Langdon, Asst. Sec'y. | J. S. Helgren, Cashier. |
- HOME OFFICE:**
Brandeis Theater Bldg.
Phone Douglas 7021