

TWO MORE CITY TICKETS

THE REPUBLICANS PLACE CANDIDATES IN THE FIELD.

RENOMINATE MAYOR HAZEN

Citizens Convention Also Placed a Ticket in the Field, Endorsing Democratic Candidates With a Couple of Exceptions.

[From Saturday's Daily] Republican Ticket.

For mayor, M. C. Hazen. For city clerk S. R. McFarland. For city treasurer, Robert Utter. For police judge, S. W. Hayes. For members board of education, Dr. P. H. Salter and A. H. Viele.

Citizens Ticket.

For mayor, John Friday. For city clerk, A. J. Koenigstein. For city treasurer, E. J. Schorregge. For police judge, I. G. Westervelt. For city engineer, U. Solomon.

For council: First ward, H. Gerecke. Second ward, Dan Craven. Third ward, P. J. Stafford. Fourth ward, Pat Crotty.

For board of education, Fred Koerber and A. H. Viele.

Republican Convention.

In their municipal convention held at the office of Mapes & Hazen last night, the republicans of Norfolk renominated Mayor M. C. Hazen for a third term, endorsing heartily his two previous administrations, placed in nomination candidates for all other offices excepting that of city engineer and named two candidates instead of one, as had been suggested by the democrats, for the positions on the board of education.

The call was read by R. H. Reynolds, chairman of the central committee. The convention organized with R. H. Reynolds as chairman and P. F. Sprecher as secretary, which was later made permanent. A committee on credentials, consisting of M. D. Tyler, J. L. Hershiser, J. H. Lough and W. M. Robertson was appointed. The delegates present were allowed to cast the full ward votes.

Informal ballot on mayor resulted: Hazen 38; Hibbon 1; Tyler 1. Then Mr. Hazen was made the unanimous choice of the convention. Called upon for a speech, he responded briefly. He thanked the convention but stated that he would consider it a favor to be allowed to withdraw. He had had the office two terms and was anxious not to have it again. The convention, however, insisted upon acceptance. There were many reasons why Mr. Hazen did not wish to accept, but the good of the party demanded it.

Informal ballot on clerk gave McFarland 32, Ralph Braasch 8 and L. C. Bargelt 1. Mr. McFarland was thereupon made the unanimous choice.

Informal ballot on treasurer gave Utter 29 1/2, Schorregge 11 3/4. Mr. Utter received a majority on formal ballot and was declared elected. He asked to resign in favor of Schorregge, but the declaration was not accepted and he consented to make the race.

Informal ballot for police judge gave S. W. Hayes 11 and C. F. Elseley 5. Mr. Hayes on motion was made the unanimous nominee.

After considerable discussion on the city engineer proposition it was decided to leave the ticket blank and to refer the choice to the central committee.

The central committee was named as follows: First ward, Robert Utter; second ward, Ralph Braasch; third ward, R. H. Reynolds; fourth ward, J. L. Hershiser.

Motion to nominate but one candidate for board of education was lost and Dr. P. H. Salter and A. H. Viele were named.

Then the convention adjourned.

Citizens Convention.

The citizens convention met at 8 o'clock in the city hall and endorsed the nominations of the democratic convention, excepting in the position of treasurer, where E. J. Schorregge was named; and in the second ward councilman, where Dan Craven was named. Fred Koerber, of the democratic ticket, was named for board of education, and A. H. Viele of the republican ticket as a running mate.

Carl Wilde acted as chairman and R. E. Mittelstadt as secretary.

The platform of the convention is to nominate liberal men regardless of party.

Omitted Judge's Name.

The name of F. Braasch, one of the judges of election for the third ward, was omitted from the report of the council proceedings.

West Point Ticket.

West Point, Neb., March 18.—Special to The News: The citizens caucus met at the city hall. Fred Sonnschlen was renominated for mayor. Other candidates are as follows: For treasurer, R. H. Kerkow; for clerk, A. Linnerman; for police judge, D. Krellin; for surveyor, G. A. Heller; for member board of education, Dr. J. Lingenkofler and J. Zajtlic; for councilmen, A. Derr, H. Schulte.

Stanton Ticket.

Stanton, Neb., March 18.—Special to The News: The people who give their allegiance to the citizens party in Stanton's municipal affairs met last

night at the court house in this city and made the following nominations: For mayor, John Schindler; for city clerk, W. T. McFarland; for city treasurer, George Pugh; for police judge, J. W. Mackey; for city engineer, Jesse Beard; for councilman first ward, Peter Davidson; for councilman, second ward, Adam Pilger. It was in fact a renomination of the old officers and as there was no opposition to any of them it is not probable that there will be another ticket in the field.

Atkinson News.

Atkinson, Neb., March 18.—Special to The News: Rev. Ellis, pastor of the Congregational church at Dustin, delivered a very able lecture on the "British Soldier," in the M. E. church, which was well received and as the speaker gave his own experience, made it very interesting.

J. M. Gallolgy, of Johnstown, has purchased the general merchandise store of John Brady, and will continue in the same building Mr. Brady occupied. He will remove his family in a few days.

Wet or Dry at Ainsworth.

Ainsworth, Neb., March 20.—Special to The News: The city campaign is beginning to warm up, all politics being laid aside and the issue being license or no license. Both parties have nominated good men to be voted for as follows: No license—R. S. Rising, E. B. Smith, Walter Mosley and Merrill Wright. License—C. W. Potter, Frank Sellers, Frank Laws and John Day. Both parties announce that they will look well to the best interests of the school and of the town in general.

FIRE AT ATKINSON.

What Might Have Cleaned Out a Block, is Subdued.

Atkinson, Neb., March 21.—Special to The News: Fire was discovered yesterday in the general store of Purdy & Miner. People responded to the alarm and soon the fire was out. There was considerable damage to the stock and the store is closed today until the insurance company can adjust the loss. The store and stock was well insured. No one seems to be able to give any idea as to the origin of the fire. The rooms overhead were occupied by renters, who discovered the flames. Adjoining is the postoffice and Hart's store on the east, so that a burning would have cleaned out a block. The telephone exchange is above the postoffice but no wires were damaged.

West Point Ticket.

West Point, Neb., March 21.—Special to The News: The peoples convention named Herman Zeplin for mayor; C. Malchow for clerk; R. H. Kerkow for treasurer; D. Krellen for police judge; G. A. Heller for surveyor; R. F. Kloke and M. Kerl for board of education; F. Boyer, S. Reppert, P. Hassler for council.

Fruit Growers at Fremont.

Fremont, Neb., March 21.—The Nebraska State Horticultural society began a meeting here today with a large attendance of prominent fruit growers and horticultural experts from all over the state. The sessions will cover two days and will be devoted to the discussion of a wide range of subjects of interest and importance to the practical fruit grower.

MRS. FRANK LAMB IS DEAD.

Succumbs to Tuberculosis at 1:30 O'Clock This Afternoon.

Mrs. Frank Lamb succumbed to tuberculosis at the home on South First at 1:30 o'clock this afternoon, after but six months' illness. Mrs. Lamb became ill on September 10, 1904, and has so rapidly wasted before the dreaded disease that friends scarcely recognized her. A sad feature of the death was the fact that a new home had been built for her, on South Twelfth street, which she was never able to even see.

Delights of Colorado's Winter Climate After spending ten days at the Albany, instead of two, as he had originally planned, Dr. R. G. Floyd of Eureka Springs, Ark., left last evening, with his bride for California, where he expects to remain two days instead of ten. This upsetting of Dr. Floyd's plans is due entirely to the delights of Colorado's winter climate.

"I cannot understand why your people have been so slow in coming to a full realization of the possibilities of Colorado as a winter resort," declared the doctor, who is not only president of the commercial club of Eureka Springs, but also at the head of the Odd Fellows of Arkansas. "Why, you simply have all these advertised 'winter resorts' nailed to the mast!"

ORGANIZE BASE BALL LEAGUE.

Meeting Called for Monday Afternoon to Perfect it.

Editor Al Pont of Stanton, secretary of the Elkhorn base ball league, has called a meeting of the clubs and their representatives to be held at the office of W. W. Roberts in this city on Monday afternoon, March 20, to perfect the organization of the league.

Croup.

An attack of croup can be warded off by giving Chamberlain's Cough Remedy promptly at the first indication of the approach of the disease. For sale by Leonard the druggist.

THIS IS AN OIL FIELD

FROM PIERRE, S. D., TO BEAUMONT, TEX., IS BASIN.

NEBRASKA SAME AS KANSAS

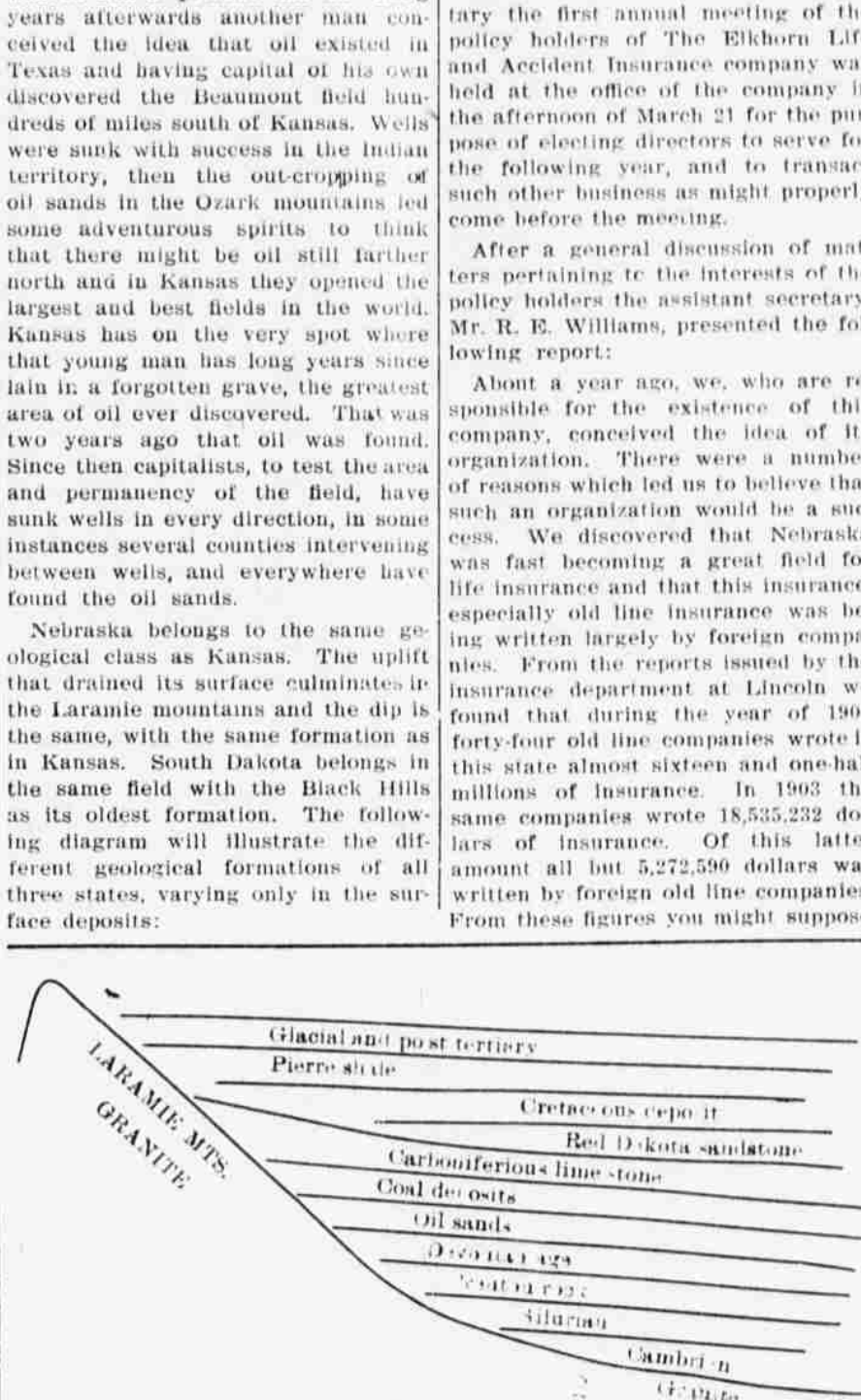
INDICATIONS GO TO SHOW THAT WELLS COULD DEVELOP.

AMOUNT OF MONEY REQUIRED

An Interesting Story of the Oil Situation, From the Pen of Dr. J. H. Mackay—Possibilities That Lie Open to This Section.

Norfolk, March 18.—Twenty-five years ago Kansas was furrowed with cattle trails. The pan handle of Texas was a great cattle range and the immense herds from this region and western Kansas were driven across the state to market. During those boom days of the cowboy and the rancher in Kansas and Texas a young man announced his belief that there was oil in Kansas. He wrote about his theories for the papers, but even the papers could find no interest in his theories. He tried to interest capital but men with money scorned him. He was spurned by his neighbors and his views regarded as harmless delusions. Everyone to whom he talked wanted him to produce the oil. Long years afterwards another man conceived the idea that oil existed in Texas and having capital of his own discovered the Beaumont field hundreds of miles south of Kansas. Wells were sunk with success in the Indian territory, then the outcropping of oil sands in the Ozark mountains led some adventurous spirits to think that there might be oil still farther north and in Kansas they opened the largest and best fields in the world. Kansas has on the very spot where that young man has long years since lain in a forgotten grave, the greatest area of oil ever discovered. That was two years ago that oil was found. Since then capitalists, to test the area and permanency of the field, have sunk wells in every direction, in some instances several counties intervening between wells, and everywhere have found the oil sands.

Nebraska belongs to the same geological class as Kansas. The uplift that drained its surface culminates in the Laramie mountains and the dip is the same, with the same formation as in Kansas. South Dakota belongs in the same field with the Black Hills as its oldest formation. The following diagram will illustrate the different geological formations of all three states, varying only in the surface deposits:



On the north at Pierre, S. D., gas comes up in the artesian wells. In fact the city is lighted by it. On a direct line south of us all through Kansas, Indian Territory and Texas in a territory contiguous to the waterway of the Missouri valley oil is found. The eastern uplift is the Ozark mountains, through Arkansas and Missouri. The high table of Western Iowa extending through Minnesota and into North Dakota, dividing the Missouri from the Mississippi. Thus the territory I have described lies in an ancient basin or zinc with a long inclined dip from the west and a short and relatively abrupt dip from the east, thus giving the bottom in Nebraska approximate fifty or sixty miles west of the Missouri. In Wyoming the oil sands crop out and oil is being taken from comparatively shallow wells. The entire region from Pierre to Beaumont undoubtedly is an oil producing one. In certain localities like Beaumont, Texas, Neosho county, Kansas, and Pilot Knob in Madison county, Neb., the clines and anti-clines would indicate a sub-surface uplift or an uplift of the strata. Here always oil lies nearer the surface and requires less pumping.

It is unnecessary to call attention to the value to the state of Nebraska of a well producing fuel oil or to ask if the hazard in boring for one is any greater than the quest for gold in the great tunnels now being driven through the Rocky mountains. From what we know of the carboniferous limestone of Nebraska, varying in thickness from about 1800 feet in the western part of the state to 800 in the eastern part, oil could not be reached

here in Madison county within a depth of 2,000 feet and the cost of sinking such a well might reach \$10,000, although the usual cost is about \$6,000. In Los Angeles, California, wells cost from \$10,000 to \$75,000, many of them being 3,500 feet in depth. The citizens of Norfolk have donated, at least on one memorable occasion, more than \$75,000 to an enterprise that promised infinitely less than the production of oil. The state might justly be a portion of the expense of investigating for oil or the county could issue bonds to defray a portion of this outlay. As an enticing speculative proposition there are numerous citizens who will give one hundred dollars each to further the enterprise and take chances on finding oil. Of course there may be persons who will read this who will want to be shown, who will want to see the oil first and to bore for it afterwards. There are people who would want to see God, who want to be shown the wind. J. H. Mackay.

GOOD HOME INSURANCE

FIRST YEAR OF ELKHORN LIFE AND ACCIDENT A SUCCESS.

A GOOD FIELD FOR THE WORK

Has Superior Advantages Over Eastern Companies and Keeps the Money in the West—Interesting Paper by Assistant Secretary.

Pursuant to the call of the secretary the first annual meeting of the policy holders of The Elkhorn Life and Accident Insurance company was held at the office of the company in the afternoon of March 21 for the purpose of electing directors to serve for the following year, and to transact such other business as might properly come before the meeting.

After a general discussion of matters pertaining to the interests of the policy holders the assistant secretary, Mr. R. E. Williams, presented the following report:

About a year ago, we, who are responsible for the existence of this company, conceived the idea of its organization. There were a number of reasons which led us to believe that such an organization would be a success. We discovered that Nebraska was fast becoming a great field for life insurance and that this insurance, especially old line insurance, was being written largely by foreign companies. From the reports issued by the insurance department at Lincoln we found that during the year of 1902 forty-four old line companies wrote in this state almost sixteen and one-half millions of insurance. In 1903 the same companies wrote 18,535,232 dollars of insurance. Of this latter amount all but 5,272,590 dollars was written by foreign old line companies. From these figures you might suppose

that the people would rather do business with eastern companies but such is not the case as the following figures will show. Of the forty-four old line companies referred to just three were home companies. These three Nebraska companies constituted only about one-fifteenth part of the total number of companies represented; and yet they wrote 5,272,590 dollars of insurance or almost one-third of the total insurance written. It was therefore this large amount of insurance written each year in our state, together with the fact that we have only three home old line companies who are getting proportionately a greater share of the business written than their eastern competitors that convinced us, a fourth company could be formed along the same lines. We believed, considering the richness of the territory surrounding Norfolk and the prosperity of its people, that an old line company could be established here and much business be written that would otherwise go to foreign companies. If this could be done great good would result to ourselves as a company and also to the people, because such success would to some extent, at least decrease the vast amount of money going east each year for premiums on life insurance.

It would be a great benefit to the people of this state if this money could be kept at home in circulation among our own people instead of going east for investment; and from the success Nebraska companies are having, the people apparently only need to be reminded of this fact. Believing that these and other advantages Nebraska companies have over their eastern competitors would be ours also, we organized this company and today ev-

ery policy holder has reason to be proud of the success thus far attained. The mortality loading of our premiums in the first year has practically all been saved, and as another premium year approaches the mortality liability for the present year is decreasing, and the surplus to policy holders is increasing at a corresponding ratio. Our business is increasing steadily. In our home county of Madison we have probably more policy holders already than any other old line company. The company is absolutely free from debt and money is being loaned on first farm mortgages. We have no doubt whatever as to our ability to meet each and every loss we may have. Aside from the benefit to be derived by the people in keeping their money at home it is a fact that small western companies can actually show better results to policy holders than can their eastern rivals. Even in the east there is a tendency on the part of buyers of insurance to patronize more liberally than heretofore the smaller companies, believing that they are more conservatively managed and having a smaller amount of money to handle are able to handle it to a greater advantage to the policy holder. The small western company has all the advantage of the small eastern company in this respect and the additional advantages of higher interest rates and a smaller mortality rate. Nebraska is one of the most healthy states in the union to live in and the less a company has to pay in losses the more they will have to pay in dividends to policy holders; but this is not all that is in our favor as to mortality. Any young company with good risks who are for the most part young and middle aged men can avoid for many years an excessive death rate from an increase in the age of policy holders. The amount of money now being set aside by this company for losses as determined by the actuaries' combined experience table of mortality is calculated to meet all the requirements of an old company with an increasing death rate, and certainly ought to be more than sufficient to meet the requirements of this company at the present time. Higher interest rates which western insurance companies are able to obtain are of the greatest importance to their policy holders. These companies get an interest rate which is on an average at least two per cent better than their eastern competitors have done. The loans that have been negotiated so far by this company net us six per cent while thousands and thousands of dollars are being loaned by eastern companies at four per cent. What does this mean to the policy holders of western companies? It means that an annual premium of three hundred dollars invested at four per cent compound interest amounts in twenty years to 9,298 dollars, while the same sum at six per cent would amount to 11,697 dollars, a difference of 2,399 dollars by obtaining only two per cent higher interest rate.

The real test as to the strength of any financial institution is ascertained by comparing its assets with its liabilities. This company has \$3.00 assets to every \$1.00 of liabilities, which compares very favorably with all other well known companies. This company is compelled by the law under which we are organized to deposit the cash value of each policy with the state of Nebraska in the form of interest bearing securities. This of course is a guarantee of safety not only to our present policy holders but also to the most timid investor who may join us in the future. With the safety of the policy holders' money assured together with the many other advantages favorable to us, already enumerated, we see no reason why this company should not continue to grow and be successful. The officers realize that it is incumbent upon them to select only good risks, keep the expense of management down as much as possible and to obtain the highest rates of interest consistent with first class securities. We are certain the opportunity for greater success awaits us and we need only to grasp it. The officers are determined to push for business and in doing so want and expect the hearty cooperation of all in a good sound Norfolk institution and with a strong pull and a long pull and a pull altogether success in a large measure will be assured.

The meeting then proceeded to the election of directors and the following gentlemen were elected directors for the ensuing year: P. H. Salter, Thomas F. Memminger, R. E. Williams, J. Koenigstein, Burt Mapes, John B. Maynard, all of Norfolk, Joseph C. Osborn of Battle Creek, H. M. Stockwell of Clearwater and Edward R. Mittelstadt of Laurel. The company is very much satisfied as to its business and outlook at this time and there is every prospect for a bright future before it.

After the meeting of policy holders the directors were called to order and the following gentlemen were elected as officers of the company for the ensuing year: P. H. Salter, president and medical director; Thomas F. Memminger, vice president; R. E. Williams, secretary; J. Koenigstein, treasurer; Burt Mapes, counsel; John B. Maynard, second vice president and auditor.

The executive committee elected consists of John B. Maynard, J. Koenigstein and R. E. Williams. Finance committee consists of Burt Mapes, P. H. Salter and Thomas F. Memminger.

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