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Highways of North West Impassable

Temperature Remains Mild Throughout State, However—Rises to 32 in Omaha.

Large Increase in Immigration in Last Two Years

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Coolidge Spends Night on Yacht

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Wider Distribution

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Bond Issues Converted

In the present phase of the big operation, the treasury is making a beginning on the refunding of the Third Liberty Loan 4 1/2 per cent bonds. There were \$2,978,776,250 of these outstanding December 1, and it is the hope of the fiscal officers that a big chunk of them will be converted into the new 20 to 30-year securities at this time.

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WEATHER FORECAST

Nebraska—Possibly snow; not much change in temperature.

CITY EDITION

VOL. 54—NO. 151.

OMAHA, MONDAY, DECEMBER 8, 1924.

TWO CENTS in Omaha and Council Bluffs. Five Cents Elsewhere.

THOUGHT FOR THE DAY

Success lies not in achieving what you aim at, but in arriving at what you ought to achieve.—R. P. Horton.

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We Have With Us Today

S. W. WRIGHT SPECIAL REPRESENTATIVE, MILLS NOVELTY COMPANY, CHICAGO.

S. W. Wright, special representative of the Mills Novelty Company, Chicago, for a number of years, is in Omaha to make plans for the opening of a branch office the first of the year. He has been working through the northwestern district from a branch office in Kansas City but will be transferred to the office here by his company, manufacturers of coin operated machines. The company features the Vitaphone, electrically played victrol and piano.

Mr. Wright is also interested in S. W. Wright's Fireless Hot Bag, a bag in which no fire, no hot water or electricity is used.

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It has not been monkey glands or anything akin to them that has contributed," he said. "It has been a more intelligent conformity to correct hygiene. I've followed it myself, and I ought to know."

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The first step in the big program was the refunding of the treasury notes of 1925, the Third Liberty 4 1/2 per cent bonds and treasury certificates maturing March 15 next. In connection with the offering announced last Monday of a new issue of 20 to 30-year 4 per cent bonds, Assistant Secretary Dewey said today that exchanges of the early maturing securities for the new issue were being received in a way that assured success of the treasury's plan.

It is the intention of the treasury to issue amounts of the new long-term bonds to the full extent that maturities of the three issues named are tendered in payment, and subscriptions for the new issue will be received indefinitely for this purpose. Cash subscriptions to the issue were closed Thursday night and the treasury announced yesterday that it had decided to decline any cash subscription in excess of \$10,000. It will allow to fill all cash subscriptions up to \$10,000 but only 45 per cent of each cash subscription from \$1,000 to \$10,000, with a minimum of \$1,000 to any such purchaser.

Wider Distribution.

The treasury believes that, although the cash requirement necessary from the present offering of bonds is only \$200,000,000, it has accomplished a wider distribution of the securities than ever had been done in any federal issue before. Its decision to decline all cash subscriptions above \$10,000 has resulted in rejection of hundreds of subscriptions ranging from \$10,000 to nearly \$25,000,000 and complaint already has reached the treasury that many bankers have been unable to take care of their customers because the total sent into the federal reserve banks was above \$10,000.

Officials pointed to the success of the cash part of the bond issue and the indicated satisfactory results of the exchange features of the offering as proof that the American public was now thoroughly schooled in the value of federal obligations as investment. They regard this condition as meaning that their problem in the field of refunding required in the next five years would be materially easier to solve than would have been possible under the present fiscal policy of the treasury was adopted at the beginning of Mellon's administration.

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In addition to the third Liberty notes being refunded, the exchange privilege of the new issue permits the conversion of \$400,259,000 of treasury 4 per cent certificates and treasury notes to the amount of \$587,325,900, both of which mature next March 15. It was believed that a most of the notes would be offered in exchange for the new securities, but here, as in the case of the third Liberty, official figures as to subscriptions already received were withheld.

Upon the