

Issuance by U. S. Of Working Men's Bonds Suggested

Advices From New York to Secretary Mellon Recommend \$3,000,000,000 Issue at 5-1/2 Per Cent.

By HOLLAND. Secretary of the Treasury Mellon undoubtedly will receive within a day or two a communication which was sent from New York and contained a recommendation, which from one point of view is in line with the opinion which was recently given by Postmaster General Hays that it would be to the advantage of the government to issue to the people if the rate of interest carried by postal savings notes were increased from 2 per cent to 3 per cent.

The communication which was sent to Secretary Mellon was not prepared until after careful study had been given to a tentative proposition. For it was hoped that some plan could be worked out whereby the government could secure, chiefly from the working men and women of the United States, a large sum of money which might be utilized in partial liquidation of some of the Liberty Bonds.

Recommendation of \$3,000,000,000 Issue. This communication recommended an issue authorized by congress of \$3,000,000,000 in so-called working men's bonds which were to carry interest at the rate of 5 1/2 per cent. The suggestion was made that these bonds be sold to the public by the government at its option two years after their issue and that the proceeds therefrom in the first year of the life of the bonds they are to be held exclusively by the purchaser of the bonds.

Undoubtedly there was recognition of the experience of John Sherman when he issued his bonds, which were in fact issued through the aggregate of which was largely made up of the working men and women of the United States. It was believed that the bonds would be purchased to buy them directly from the Treasury department.

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Protective Step. Mr. Sherman discovered within two or three days after the sale of bonds had begun exactly to the public that the public were not getting the bonds, but that various banks and other institutions had representatives in the waiting line, thus crowding out the public and in that way securing the bonds themselves.

Secretary Mellon was informed that it was the belief of those who had made the plan that a sum of \$3,000,000,000 would in a short time be absorbed by the working men and women of the United States. This, however, would involve the withdrawal of a large sum of money now carried by the savings banks.

It might persuade the many thousands who are suspected of hoarding money to bring forth from hiding places these secreted funds and invest them in the bonds. It is estimated that not far from \$1,000,000,000 is now hoarded in the United States. If this hoard were completely out of its hiding place it would tend to stimulate production and employment.

In July report was made officially that the savings banks deposits in New York had increased by over \$100,000,000 as compared with the deposits for the same period of the first of January to the first of July of last year. Much the greater part of these deposits were made by the savings banks and the fact that there was an increase tended to disprove the assertion that industry in New York was stagnant.

Beginning to Withdraw. Since the first of September it has been observed that a decrease in the amount of money being hoarded is due to the fact that idle labor no longer has funds to deposit or to invest. It is believed that to prevail among working men represented by investment of their funds in a home or where a home can be built.

Some amazement has been expressed that no large market, flourishing and of great promise, has been possible. It is impossible to trace the transfer of funds from those who hoard money to those who invest. It seems to be the belief that money is being hoarded in the hands of the intermediaries.

Original Purpose Lost. The high rate of interest and the excellent returns which the bonds represent to the savings banks are strongly tempted to invest their funds in these securities.

But the result has been that the original purpose which led to the establishment of savings institutions for the purpose of saving has been lost. It is believed that the high rate of interest and the excellent returns which the bonds represent to the savings banks are strongly tempted to invest their funds in these securities.

Refined futures were nominal and without transactions. Closing prices were 2 1/2 for December and 2 3/8 for March and last month.

New York Cattle. The market for cattle futures was quiet today, with no sales reported. Duty free sugar was quoted at 4 1/2 for centrifuge and with Cuba at 4 1/2.

New York Sugar. The market for sugar futures was quiet today, with no sales reported. Duty free sugar was quoted at 4 1/2 for centrifuge and with Cuba at 4 1/2.

New York Coffee. The market for coffee futures was quiet today, with no sales reported. Duty free sugar was quoted at 4 1/2 for centrifuge and with Cuba at 4 1/2.

New York Wheat. The market for wheat futures was quiet today, with no sales reported. Duty free sugar was quoted at 4 1/2 for centrifuge and with Cuba at 4 1/2.

New York Corn. The market for corn futures was quiet today, with no sales reported. Duty free sugar was quoted at 4 1/2 for centrifuge and with Cuba at 4 1/2.

New York Soybeans. The market for soybean futures was quiet today, with no sales reported. Duty free sugar was quoted at 4 1/2 for centrifuge and with Cuba at 4 1/2.

Market and Financial News of the Day

Live Stock. Receipts were: Cattle 10,000; Hogs 15,000; Sheep 5,000. Market prices for various grades of livestock are listed.

Financial. The New York Times. By FRANKLIN K. SPRAGUE. Chicago Tribune-Omaha Bee Leased Wire. New York, Oct. 15.—Practically all of Wall street's attention was again directed to the foreign exchange market.

Chicago Grain. By CHARLES D. MICHAELS. Chicago Tribune-Omaha Bee Leased Wire. Chicago, Oct. 15.—Grain traders were unduly excited over figures given out by the Indiana state agent of the Department of Agriculture before Washington issued them.

Omaha Grain. Cash wheat offerings today sold generally at an advance of 1 to 3 cents. Corn was 1/2 to 1/4 higher. Oats were unchanged to 1/2 higher. Rye advanced 2 cents and barley was not much changed.

Trustee Seeks To Relinquish \$100,000 Estate

Accuses Son of Late Campbell Fair, Executor, With "Villification Campaign" Against Him. Abraham L. Reed, president of the United States Trust company, has \$100,000 of the estate of the late Campbell Fair, executor, with "villification campaign" against him.

Stocker Yearlings From Wyoming Make New Season Record

A. E. White of Dayton, Wyo., was among the shippers to the Omaha stock yards, bringing in several car loads of cattle. They were well bred yearlings from the ranch of Hoopes and White. Mr. White gained the distinction of making the record of a new high mark on stocker yearlings for the current western season, selling his shipment to a feeder at Tarkio, Mo., for \$7.50 a hundred. The consignment averaged a little more than 700 pounds.

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Released Convict Will Complete Old Sentence. Lincoln, Oct. 15.—(Special)—Henry Jackson, negro convict, was arrested as he stepped out of the penitentiary today and taken to Oklahoma to finish serving a seven-year sentence for burglary.

Friend Sunset Social Is Attended by 75 Persons. Friend, Neb., Oct. 15.—(Special)—The annual Sunset social for the people of 65 years of age and over, was held at the First Methodist church in this city.

Makes Other Charges. At other times, according to