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You have a positive right to insist upon receiving the full earning power of every dollar you invest.

Safety is ALL important—no other consideration can affect the influence of this vital factor. But the income yield is the real reason for making the investment.

The maximum earning power, consistent with safety, of invested money is absolutely fixed by laws of finance which govern every commercial relation. The individual who attempts to secure more must do so at the expense of safety itself, while the investor who is content with less is depriving himself of what is rightfully his own.

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We own and offer First Mortgage Bonds based on improved, centrally located, income-earning Chicago real estate of the highest class.

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In accordance with the rigid and unvarying policy of this house, the value of the underlying security, conservatively appraised, must be at least double the total amount of the bond issue. The annual income from the property, in every case, is at least three times the greatest annual interest charge. Every issue is covered by a title guarantee policy from a title and trust company of Chicago, guaranteeing these bonds to be absolute first lien on the property.

These bonds may be obtained in denominations of \$100, \$500, \$1,000 and \$5,000—to mature serially in from two to fifteen years.

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For the past thirty years we have sold this class of securities exclusively, and it is a significant fact that during that entire time not one client has ever lost a single dollar, either of principal or interest, on any security purchased from us.

Quick convertibility into cash is assured through our custom of repurchasing securities from our clients, when requested, at par and accrued interest, less a handling charge of one per cent.

Interesting literature of extreme value to every conservative investor, including a copy of the semi-monthly Investor's Magazine, will be mailed on request.

A very choice list of carefully selected, specific issues has been prepared. Ask for Circular 754 100.

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Incorporated MORTGAGE and BOND BANKERS  
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### Over-Night FEDERAL Wireless To the Advertiser

A sudden change overnight regarding the possibility of a general European conflict was noticeable in London today. Yesterday all editions of London papers predicted a devastating war but today all were agreed that "Europe's reason had been restored," and there was no danger now of a clash.

In a declaration drawn up by Jean Paures, leader of French Socialists, all Socialists in America and Europe will be called on to resist any attempt by their governments to prepare for war as a result of the Balkan trouble.

Great Britain, France and Germany are counselling moderation today.

Diplomatic representations were made by these three powers both to Russia, at St. Petersburg, and to Austria, at Vienna, that their own wish is to avoid inciting Europe to war.

Olat Tvaltime, one of the defendants in the so-called dynamiting case of the Los Angeles Times, has taken to grinning derisively and continuously at McManigal who is giving damaging testimony. McManigal said, when Hockin urged him on in his dynamiting operations, he would say, "Look here, Hockin, any time I am caught at this game I want it understood you are all caught."

Mrs. Rins Jones, a wealthy widow, eighty-one years of age, living at 235 Precita avenue, San Francisco, was found in her home this afternoon murdered. She had been gagged. That robbery was the motive is the theory of the police and they are working on it. Death was due to suffocation caused by the gag in the woman's mouth.

A special cable to the Daily News from Canton, China, today says:

"The first primary election of the Republic of China for members of the house of representatives in Peking will take place in Canton, December 1. Of the males of voting age in China, estimated to number 30,000,000, only 1,905,516 have qualified to vote."

A rumor that the Japanese steamship company, Toyo Kisen Kaisha, is securing options on land in Honolulu for the erection of a modern coaling plant of one hundred thousand tons capacity, is written into a government report in Washington without comment by government officials.

Lieut. Alex. L. Paines, Jr., Fifth Cavalry, is relieved from duty as aide to Brigadier General Walter S. Schuyler, to take effect December 5. He will join his regiment at Schofield Barracks, Hawaii, sailing about that date.

### NO HINT AS YET OF SUCCESSOR FOR MOTT-SMITH

Although Congress is scheduled to convene next Monday, December 2, no recommendation is yet known to have gone forward to President Taft naming a successor to Territorial Secretary Mott-Smith.

According to the Washington letter of C. S. Albert, published Monday, the President has announced he will send Governor Frear's reappointment to the senate for confirmation as one of his first acts after Congress meets. From this it is surmised that unless action is taken very shortly in recommending a new Territorial Secretary to Taft, the President will be required to send in a separate appointment to the Senate for approval.

Apparently the administration here is "in the air" encountering considerable difficulty in picking out a desirable man for the job who is willing to take it. Meantime, having finished the onerous duty of signing several thousand birth certificates, the Secretary is not finding much actual work left in the office for him to do, and in the last few days has spent considerable time in his office downtown—"rummaging around for a paper he has misplaced" is the explanation given by his chief clerk.

However, Mott-Smith's anxiety to get back in active law work is pardonable in the eyes of his friends, who assert the salary of \$4,000 paid his office as Territorial Secretary did not pay his expenses while serving in that capacity, and that it has been a heavy drain on his private financial resources.

It is understood that this is the very reason certain other men, who have been urged to take the place, have declined, while appreciating the honor of the position and the offer conferred. They declare the man who holds the position must have another strong financial resource to aid him because the salary is not sufficient to pay the legitimate expenses which must be incurred in fulfilling the full duty of the Secretary.

In this connection, complaints to the same effect are now being heard from some of the other Territorial office-holders, who are intimating that their jobs are not particularly desirable from a financial standpoint.

### HAVE YOU A COUGH?

If you have a cough, cure it. A cough is a symptom of more serious trouble. Chamberlain's Cough Remedy is the best obtainable and you need have no hesitancy in using it, as it contains nothing injurious. For sale by all dealers. Benson, Smith & Co., Ltd., agents for Hawaii—advertisement.

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