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King Francis Joseph.

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THOSE EYES, of all men's most watchful and replete with loving-care, are closed for all eternity. The aged head, serene and gentle, grown familiar as the moon in heaven to the new and dying generations, has at last turned to rest.

Now has faded away the luminary of pure wisdom which shed its mysterious and soothing light high over us when we played as children and fought life's battle as men.

«Europe's First Chevalier» — for thus they called Francis Joseph abroad — has laid down his crown on the altar of time and gone hence to rest in the long, silent ranks of Hungarian Kings and Roman-German Emperors.

We Hungarians of the present age had come to contemplate him as a resplendent, living monument of world-history. His figure we could not measure with impartial eye. Thus much we know, however, that his was a figure which must remain great and distinguished among the Rulers of all time.

He was the King who was stronger than Destiny and Death, the Hero who wrestled triumphantly



The King FRANCIS JOSEPH I.

with adverse Fate. The cruellest blows of Fortune he sustained with unflinching fortitude, and he, the Royal hero, emerged from the combat in glory and triumph.

Amid seas of blood and fire he came to the Throne of his Ancestors, and amid seas of blood and fire he descends to the ancestral crypt. In his youth awakening nations arose in passion and strength to attack his power. And those who rebelled against him, became the strongest pillars of his throne, and from the ranks of those who fought against him sprang the most devoted of his allies. Never

reaped King so glorious a victory over his People.

As father, consort and relative, his heart experienced all the agony portrayed in the fateful tragedies of Ancient Greece. With undaunted courage, unruffled dignity and increased sense-of-duty he pursued his path through life. No man ever gained a more glorious victory over himself. With him is ended a splendid chapter in the history of the world. His life was a gigantic bridge which rested on a hundred pillars and stretched from the country of ancient local institutions to the world of social evolution. When first he assumed the leadership of his Army, his charger was sur-

rounded with troops still armed with Saracen yataghans; when last he held a review of his armies, the war-aeroplanes throbbed above his head. Before his eyes ancient kingdoms fell to pieces, powerful dynasties collapsed, new nations were consolidated and new Great-Powers arose. Before him passed a dazzling vista of men, of events, of thoughts, like to the wandering of many nations.

More than once did the world around him tremble on the verge of disaster. At an advanced age his destiny compelled him to act decisively in the greatest cataclysm which has ever fallen upon the world. He however stood through all the devastating whirl of war, without fear or arrogance, like a sentinel on the high watch-tower where it had pleased Providence to station him.

In all wisdom he turned his eyes away from the bitter recollections of the Past, glanced over the storms of the Present and penetrated searchingly into the Future.

God, his every hope and trust, granted him repose. And we bear to his tomb the most conscientious man that ever wore a kingly crown.

The heir of the Árpáds, the descendant of Rudolph Habsburg, of Charles V. and of Maria Theresia is consigned to the tomb with princely pomp and mourning; but in the Hungarian nation burns, more brightly than a hundred thousand torches, the flame of affection, gratitude and piety.

Francis Herczeg.



Our King.

Illness and last Hours.

THE LAST ILLNESS of His Majesty, King Francis Joseph I. is recorded by the authentic official reports as follows.

About the beginning of November His Majesty was attacked by a slight catarrh, unaccompanied by expectoration of mucus. On November 8, he began to feel considerable pain in the region of the right abdomen. On November 12, for the first time, he experienced suffering in the right lung, but Dr Kerzl, His Majesty's physician who examined the King daily, could not at this time discover any catarrh of the lung.

On November 15, there supervened an alarming change, accompanied with fever and loss of appetite. His Majesty began to feel very weak, and after a temporary rally on Thursday, he became worse, his temperature rose and the feebleness increased. His Majesty however still continued to work as usual.

On Monday evening, November 20, his consciousness was somewhat disturbed and he retired earlier than usual. The bronchial tubes were still unobstructed, but the high fever combined with the Monarch's advanced age, aroused the worst apprehensions.

The following day His Majesty arose in the morning suffering from a high fever. His weakness was extreme, and, contrary to his wont, he rested on a couch drawn up to his table. His breakfast consisted of a cup of tea and two slices of ham. At 9 o'clock he took a cup of sour milk, but at noon ate scarcely anything. Towards evening he ate a plate of soup and a morsel of chicken.

His Majesty's feebleness increased to such a degree that at 6 o'clock he requested to be assisted to bed. He then began to suffer from delirium. The King's physician, Dr Kerzl, and Professor Ortner remained at his bed-side. The physicians, although regarding the King's condition as very serious, did not yet consider it hopeless, expecting the development of the illness to last for two or three days.

His Majesty lay quietly in bed; there were no symptoms of suffocation, no heavy breathing and no audible complaints to indicate that he was suffering pain.

His Majesty's daughter, the Archduchess Maria Valeria, and his grand-daughter, Archduchess Elizabeth Windischgrätz visited his bedside continuously. At 7 o'clock in the evening the physicians raised the position of the King's head. Between 8 and 9 o'clock the physicians were alarmed to find that the catastrophe might be expected within a brief period. The Archduchess Maria Valeria, who had driven to the railway-station to meet her daughter, was quickly re-called. The Court Priest Seidl administered the last Sacrament to His Majesty in the presence of the members of the Royal House and Court who had meanwhile assembled.

There were present at Schönbrunn, Crown-Prince Charles Francis Joseph and the Archduchess Zita, Archduchess Maria Valeria and Archduke Francis Salvator with his family, the Archduchesses Maria Theresia and Maria Annunciata, Archduke Charles Stephen and Archduchess Izabella and family, Duchess Elizabeth Lichtenstein and Elizabeth Windischgrätz, and later, Archduke Leopold Salvator and Archduchess Blanka.

The members of the Royal House and Court stood around the bed of the dying Monarch in deep devotion, while Archduchess Amalia and Countess Waldburg-Zeil knelt at the foot of the bed.

Pacefully, without any death-struggle, the King breathed his last.

On November 21, at 9 o'clock in the evening, the two physicians confirmed the fact that the heart which had felt so many storms and sufferings, and cherished so much affection had ceased to beat. Low sobs were heard in the death-chamber while the mourners prayed for the soul of the departed Monarch.

News of the Death.

In both parts of the Monarchy the news of the unexpected death of the Emperor-King was received with consternation. The event was unexpected in

so far as the Monarch had in recent times been ill frequently, but his iron constitution had enabled him always to triumph over illness, and it was hoped and believed that such would be the case on this occasion.

The first official telegram announcing the death reached Budapest at half past nine in the evening. As if on a word of command the whole life of the metropolis became paralysed, plunged into darkness and mourning. The performances in the theatres were immediately suspended and all music ceased in the public localities. At break-of-day the forest of black flags swaying in the Autumn wind announced a city in mourning.

A like effect was produced in the Austrian capital. It was nowhere necessary to await the official order for the mourning. The theatres and places of entertainment closed their doors on their own initiative and the officials assumed the badge of mourning without waiting for the order. Requiems were held in the churches on the day following the death. It was clear to everyone how deep an affection the amiable old Monarch had won in the heart of the nation...

The Funeral.

Three days after the decease, the German Emperor arrived in Vienna to bid a last farewell to the Monarch with whom he had always been connected in bonds of closest friendship. The Emperor William, bound by the cares of the war, could not be present at the funeral, and had only time for a short farewell visit.

The funeral took place on November 30, in simple style, strictly in accord with the rules of Spanish etiquette and imposing in its simplicity.

The old King was accompanied on his last journey by almost all the notables among our Allies. The German Emperor was represented by his son, the German Crown-Prince, the aged King of Bavaria and the Czar of Bulgaria were present in person. All friendly and neutral Courts were represented by persons of royal blood who arrived in Vienna some days before the day fixed for the funeral.

It was a bright autumn morning when the dead King set forth on his last journey from the chapel in the Vienna Burg. The body was surrounded by the members of the Hungarian and Austrian Body-Guard who had been, in life, its faithful and close attendants. The procession was touching in its Puritan simplicity, and along the route stood the multitude, hundreds of thousands with heads bared, gazing tearfully at the coach with the great black steeds bearing the body to its last resting-place.

The funeral-service was celebrated in the church of S. Stephen. Here were assembled the mourners; the new King and Queen with the four-year old Crown-Prince, the foreign Rulers and Princes, the Ambassadors, the Deputations from both parts

of the Monarchy and the Archdukes and Archduchesses of the House of Habsburg.

After the funeral ceremony which was performed by the Cardinal-Bishop of Vienna with the assistance of numerous other prelates, the mourners accompanied the coffin to the neighbouring crypt of the Capucinus, the old King's last resting-place.

The King and his Family.

Francis Joseph and Queen Elizabeth enjoyed a happy married life. From almost every Court some small scandals penetrate abroad to the outside world, but no rumour has arisen to cast a shadow on the family life of Francis Joseph and Elisabeth.

Their first child, Archduchess Gizella was born in 1856, and in 1873 married the Bavarian Duke Leopold who is now Commander-in-Chief of the armies on the frontiers of Russian-Poland and Galicia. The children of the Archduchess Gizella are, Elizabeth, wife of Count Otto Seefried, Augusta, wife of the Archduke Joseph, and the Bavarian Royal Dukes, George and Conrad. Archduchess Gizella frequently had to leave her home in Munich to visit her father, and Archduchess Maria Valeria together with her children, very frequently visited the King at the Castle of Schönbrunn. The King went to the Vienna Burg only for audiences and for the reception of the Ambassadors, preferring to live permanently at Schönbrunn, as much as possible retired from publicity.

Gradually he transferred the superintendence of military affairs to his nephew, the Crown-Prince Francis Ferdinand, on whom he finally bestowed the highest military rights. He always evinced the utmost kindness towards Francis Ferdinand, not only consenting to hismorganatic marriage, but granting also unusual distinctions to his wife, bestowing on her the ducal rank with the title of «Royal» so that she was nearly of equal rank with the Archduchesses. He displayed genuine fatherly affection with regard to the love affairs of the young members of his family, never opposing the wishes of young couples. If anyone married below his rank and consequently had to resign his royal rights in accordance with the ancient family-laws (to which only Francis Ferdinand was an exception), the King continued to take an interest in his welfare and handsomely provided for his future.

In intercourse with his family, however, he was strict in preserving the family-laws and the century-old rules of etiquette.

Even his own daughters had to announce their visits beforehand, and the others-Archdukes and Archduchesses-had to ask for a reception if they wished to see the King. He never refused them, as a matter of course, but the Court etiquette did not permit the announcement to be dispensed with.

The Monarch always chose the chamberlains and court-officials to attend on the Archdukes and Archduchesses. He allowed the Archdukes to make

their own financial arrangements. To every Archduke and every Archduchess of age he gave yearly a civil-list of 50,000 crowns, and the total sum given annually in recent years exceeded 2 million crowns. But in addition to this apanage he gave money liberally to every grown-up member of his family. The Archdukes and Archduchesses are, for the most part, not possessed of property; exceptions to this rule are the Archduke Frederic, the wealthiest member of the family (the heir of Archduke Albrecht) and the Crown-Prince. Besides these, the Archdukes Charles Stephen and Joseph are the owners of considerable property.

The King at Work.

The King performed his clerical work as the most punctilious of officials. Two large offices, the Military and the Civil Cabinets, prepared the agenda requiring the King's attention, and both offices provided His Majesty with a mass of occupation.

It is well-known how keen an interest the King devoted to all matters connected with the Army. No change in its constitution, however small this might be, could take place until the King had become acquainted with its smallest detail.

All members of the Army from the rank of Colonel upwards were not only formally but were actually under the King's management, and in this respect his Majesty's wonderful memory was a source of terror to the officials. It is no exaggeration to say that the King was familiar not only with the army-work of his Generals and many of his Colonels, but was also well-informed as to their personal and family circumstances. Any official who betrayed ignorance in reports or in answering questions, even in matters of purely personal interest, could not remain employed in the King's Cabinet-offices.

The Civil Cabinet provided a vast amount of work for His Majesty. For example, the Ruler required all reports of the Ministerial-Councillors. The reports of the Hungarian Councillors had to be presented to him translated into German, in beautiful, good old-fashioned hand-writing, for His Majesty could not get accustomed to type-writing. The Councillor's reports were frequently accompanied by annexes, and they often had to supply reasons and explanations for their decisions.

A multitude of governmental affairs had to be submitted to His Majesty's consideration, for instance, the granting of distinctions, and all appointments from the VI class of salary upwards. In the case of every distinction and of every higher appointment it was necessary to present a report to the King concerning the individual's personal relations. If the Minister-President appointed a Minister, or the Minister a Secretary-of-State, a biography of the person nominated had to be presented to the King, giving full details of age, religion, parents, wife and children, service, merits,

property etc. In recommendations for distinction it was the custom of the Ministerial-Councillors to attach a biography containing all these details.

The Ministers could present their proposals to the King in person, or could send them through the Cabinet-office. This depended upon whether the Minister was more or less disposed to appear before His Majesty, but the personal intervention of the Minister had no effect on the settlement of the matter proposed. In the King's work-room was an open cherry-wood book-case and documents which the King placed there were for ever buried. If the proposal did not please His Majesty, it was consigned to the ominous book-case, even if the Minister interested in it chanced to be present.



The Proclamation of King Charles

«*Rex non moritur.*» Scarcely has the heart of our kind old Monarch ceased to beat when the nation greets its new Ruler, *King Charles*. The new Emperor of Austria and the new King of Hungary, by hereditary right, has chosen the name of Charles. As Emperor of Austria he is Charles I, but as King of Hungary he is Charles IV.

In his Proclamation issued on November 21, he styles himself simply Charles, thus happily solving the question of title until it is established definitely as a matter of public law.

The full text of the Proclamation, liberal, just and magnanimous in every point, runs as follows:

To my Peoples.

In deep grief I stand, together with my House and loyal Peoples, at the bier of the noble Ruler who for nearly 79 years has guided and cared for the Monarchy.

By the Grace of the Almighty called to the throne at an early age, he was granted strength until a ripe old age, unimpaired and unbroken by grievous human suffering, to devote himself entirely to the fulfilment of the duties imposed upon him by his kingly office and his warm affection for his Peoples.

His wisdom, insight and fatherly care established the lasting foundations of peaceful cooperation and free development; out of heavy turmoil and dangers, through good and bad times he guided Austria-Hungary during a long and blessed period of peace to that high degree of power which today enables the country, in union with her faithful allies, to withstand in battle the attacks of enemies from all sides.

His work it is my duty to continue and complete. In a time of storm I ascend the glorious throne of my ancestors, bequeathed to me in its full splendour by my illustrious predecessor.

The goal is not yet reached, and still unbroken is the illusion of our enemies that by a continua-

tion of their attacks they may be able to defeat and even break up the Monarchy.

I feel united with my Peoples in the inflexible resolve to continue this war to the end, until the attainment of such a peace as shall assure the maintenance of the Monarchy and a solid base for its further development free from disturbance.

I am proudly confident that my heroic army, supported by the self-sacrificing patriotism of my Peoples and operating in faithful friendship with the allied forces, will, with the help of God, repel all attacks of the enemy and bring the war to a victorious conclusion.

With the same unshaken confidence I firmly trust that my Monarchy, of which the power reposes in the ancient laws of the two united states and in the unalterable community of interests confirmed again in war and peril, will emerge from this war invigorated and strengthened both at home and in its foreign relations. And I am confident that my Peoples, penetrated with the knowledge of their common interests and with deep patriotism, united in their self-sacrificing determination to defeat the foreign foe, will cooperate in the peaceful work of renovation of forces so that for the two States of the Monarchy and for the two provinces united with them, Bosnia and Herzegovina, an epoch of prosperity, development and increase-of-strength may be assured.

Beseeching the grace and blessing of Heaven for myself, my House and my beloved Peoples, I vow in the presence of Almighty God that I will be a faithful steward of the inheritance bequeathed to me by my ancestors.

I will endeavour to bring the war with its sacrifices and horrors to an early end; I desire to procure again for my people the blessings of peace, so soon as the honour of our arms, the life-interests of my States and of my faithful Allies, and the obduracy of our enemies permit.

I desire to be the just and affectionate Ruler of my Peoples, and to preserve the Constitution and Law in respect. I shall carefully watch over the Equality of Rights. It will be my constant endeavour to promote the moral and spiritual welfare of my subjects, to preserve Liberty and Law, and I shall strive to secure for the working members of society the fruits of their honest labour.

A precious inheritance derived from my predecessor is the reciprocal attachment and trust existing between Crown and People. This gives me strength to fulfil my lofty and heavy duties as a Ruler.

With full belief in the indestructible strength and life of Austria-Hungary, and actuated with profound affection for my Peoples, I devote my life and all my powers to the accomplishment of my high task.

Vienna, 1916. November 21.

CHARLES.
COUNT STEPHEN TISZA.

The King.

Charles Francis Joseph.

CHARLES FRANCIS JOSEPH was born at Persenbeug, 17. August, 1887, the son of the late Archduke Otto, brother of Archduke Francis Ferdinand, and of Maria Josefa, Royal Duchess of Saxony, a sister of the King of Saxony.

His early childhood Archduke Charles Francis passed at Sopron in Hungary, where his father served for a longer period as Colonel of a Hussar regiment. Here Charles Francis completed his elementary-school studies, receiving instruction in the Hungarian-language subjects from the Sopron professor, Tormássy.

The education of Archduke Charles Francis was conducted mainly under the influence and supervision of his mother, and the deeply-religious Saxon princess always followed the advice of the late Bishop Marschall. Under the influence of Maria Josefa and the Bishop the little Archduke Charles Francis was brought up to an unusually strict mode of life.

He completed his school-studies at the famous institute of the Scotch Benedictines in Vienna. Very early, at the age of eight, he was inscribed in the school as a member of the first class, and at the age of sixteen he passed the final school examination. He did not do as the other private pupils who generally attended only the examinations, but very frequently attended the lectures and was on terms of friendship with the other scholars.

When Francis Ferdinand contracted his morganatic marriage in 1900, it became evident that, after him, Charles Francis would in all human probability succeed to the Throne. Accordingly the position of the young Archduke underwent a sudden change, and henceforth he was educated with a view to his succession. Unlike the other Archdukes who enter the Army only at the age of eighteen with the rank of Lieutenant (although since the war began they begin their military career only as Ensigns), Charles Francis became a Lieutenant in 1903, at the age of sixteen, in the Bohemian Brandeis 7th Dragoon Regiment, First Lieutenant in 1905 on the attainment of his majority, and Captain in 1909.

In 1911 the King appointed him Major in the Baron Conrad 39th Infantry Regiment, in which, as is well-known, most of the rank and file are Debrecen men.

In the same year Charles Francis married. His choice came as a surprise to everybody, for he chose his bride from a very poor princely family, scarcely known at all in Austria. He married the Archduchess Zita, one of the daughters of Robert, late Duke of Parma. The Dukes of Parma belong to a branch of the Spanish Bourbons, and they acquired the Italian provinces through the Peace of Aachen in 1748. Charles III, Duke of Parma and Piacenza was killed in the revolution of 1854.

His son Robert, at that time only six years of age, escaped to Vienna. When he grew up he acquired the estates of Schwarzaeu in Lower Austria. In the eighth decade of last century he acquired also a large estate in the Hungarian county of Torontál.

Duke Robert was twice married, his first wife, the Sicilian Duchess, Maria Pia Bourbon, presenting him with eight children, and his second wife, the Royal Portuguese Dnchess, Maria Antonia, presenting him with twelve children. Of the first marriage seven children are still living, and of the second all the twelve. Archduchess Zita was the thirteenth child and was born on 9. May, 1892.

The Archduke was on the best terms of comradeship with the officers of his regiment, and among those with whom he contracted close friendship was one of Jewish origin, Captain Gross. The young couple were fond of automobile-sport, and when the Archduke was stationed on duty in Galicia, he made frequent excursions with his wife into Hungary, especially, to Máramaros, visiting the simplest village-inns, partaking of the homeliest food, writing picture post-cards and making the acquaintance of the village worthies.

Early in 1914 Archduke Charles Francis became Lieutenant-Colonel, and when the war broke out he was appointed patron of the 19th Győr Infantry-Regiment, the regiment of the late Archduke Francis Ferdinand and Colonel of the First Hussar Regiment.

In the first weeks of the war he came first to Budapest in his capacity of Crown-Prince, accompanied by his wife, the Archduchess Zita. They were received by the inhabitants of the Metropolis on 2. August, 1914 with an enthusiastic ovation.

During the war the Archduke Charles Francis served for the most part on the North-East front. For a time he was stationed at Mármrossziget, being appointed General-Major at the end of 1914, Lieutenant-General in 1915, General of Cavalry at the beginning of 1916, and in the middle of November, 1916, General-Colonel. Together with his advancements as a General, he received also in succession the ranks of Contre-Admiral, Vice-Admiral, Admiral and finally Grand Admiral of the Fleet. The ranks of General and Admiral in the same person can be held only by the Crown-Prince for the time being.

The Crown-Prince was Chief Commander in the campaign directed against Italy in May, 1916. After the Russian attack at Luck Archduke Charles Francis returned again to the East front and took over the command of the armies on the line extending from the Dniester to Roumania.

Charles Francis, when Archduke, preferred most of all to reside in Reichenau. In this charming summer-resort at the foot of the Rascalp and the Schneeberg he inherited from his grandfather, the Archduke Charles Louis, a splendid castle styled the «Villa Wartholz». Here was born, in 1912, his

first child, the Archduke Francis Joseph. His second child was born at Hetzendorf near Vienna, the third at Schönbrunn near Vienna and the fourth at a sanatorium in Vienna.

The four children of the Royal couple are Francis Joseph, born 1912, Adelaide, born 1914, Louis, born 1915, and Felix, born May 31, 1916.

The King's nearest relative is his brother, the Archduke Michael, born in 1895. Two half-sisters of his father are living, Maria Annunciata, born 1876, now a nun in Prague, and Elizabeth Amalia, born 1878, the wife of Duke Louis Lichtenstein. There is still living a brother of his grandfather, Archduke Louis Victor.

Queen Zita's brothers and sisters are eighteen in number now living (the first six being only step-brothers and step-sisters) and are named: Henry Bourbon-Parma, Louisa, Joseph, Maria Theresia, Beatrice, Illés, Adelaide, Sixtus, Xaver, Francisca, Felix, Renatus, Maria Antonia, Isabella, Louis, Henrietta and Kajetan.

Among the Queen's sisters, Louisa (1872), Maria Theresia (1876), Maria Antonia (1895), Isabella and Henrietta are still unmarried, and likewise Adelaida and Francisca, nuns in England. Beatrice married an Italian, Count Lucchesi-Palli. Apart from the Queen's brothers, he is the King's only brother-in-law. Of the Queen's brothers, Duke Sixtus and Duke Xavér reside permanently in France. *M. Z.*



Queen Zita.

THE HUNGARIANS have a new Queen, a young lady of elegant figure, with great beautiful eyes and a lovely neck, and with a smiling mouth which yet sometimes assumes a very serious expression. She is the thirteenth or fourteenth child of a popular and simple ducal family, and from her short biography it is known that she can cook and darn, is deeply religious and takes delight in aiding the sick and needy. With all the virtues of heart and domesticity, she became the wife of a young Archduke at a time when he stood somewhat remote from the Throne. His uncle, a man in the prime of life, stood next in the line of succession, and if Destiny had not unexpectedly intervened the young Queen might well have arrived at a grandmother's age before her coronation.

Young kings and, still more, young queens arouse a special affection in the imagination of the people. Elisabeth, of blessed and legendary memory was anointed Queen and accepted by the people in accord with their feelings of devotion for the dynasty, but it was through her youth and beauty that she immediately captivated all hearts.

The new Queen's accession to the heart of the nation occurs under quite other circumstances. The harmony between Nation and Dynasty is now complete, and indeed was never at any time so

Az ötödik magyar hadikölcsön.

A hosszan elhúzódó háború nagy pénzügyi követelményeket támasztván az államhatalommal szemben, a hadi szükségletek zavartalan ellátása céljából új hadikölcsön kibocsátása vált szükségessé. A hadviselés költségeinek fedezésére a pénzügyminiszter ezuttal — épp úgy, mint az előző hadikölcsönök kibocsátása alkalmával — 6%-kal kamatozó járadékkölcsön-kötvényeket és ezenkívül — új típusú egyaránt — 5½%-kal kamatozó törlesztéses kölcsönkötvényeket bocsát nyilvános aláírásra. A pénzügyminiszter tehát ez alkalommal is közvetlenül fordul a közönséghez.

Az aláírás tartama és az aláírás helyek. Az aláírás időtartama 1916. november 23-tól december 22-ig bezárólag terjed. Aláírási helyekül fognak szerezni az összes állami pénztárak és adóhivatalok, a postatakarékpénztár és annak közvetítő helyeiül szolgáló összes postahivatalok valamint az összes számottevő hazai pénzintézetek.

A címletek nagysága. A kibocsátásra kerülő és 6%-kal kamatozó járadékkölcsön kötvényei 50, 100, 1000, 5000 és 10.000 koronás, az 5½%-os törlesztéses kölcsön kötvényei pedig 2000, 5000, 10.000 és 50.000 koronás címletekben fognak kiállítani.

Az aláírási ár. I. A 6%-kal kamatozó járadékkölcsönkötvény kibocsátási ára — épp úgy, mint a korábbi 6%-os járadékkölcsönöké tulajdonképpen 97 K 13 f.-rel van számítva, arra való tekintettel azonban, hogy a járadékkötvény kamatozása a kölcsön jegyzését és befizetését megelőzőleg már 1. évi november 1-én veszi kezdetét, a megtérítendő folyó kamatok hozzáadásával a járadékkölcsönkötvény aláírási ára minden 100 korona névértékért a következő összegekben van megállapítva: 1. arra az esetre, ha az aláíráskor az aláírt összeg egész ellenértéke befizettetik: a) az 1916. évi november 23-tól december 5-ig bezárólag történő aláírás esetén 97 K 70 f.-ben, b) az 1916. évi december 5-ét követő időben 1916. évi december 22-ig bezárólag történő aláírás esetén: 98 K-ban; 2. ha pedig az alább ismertetendő kedvezményes (részletekben történő) fizetési módot választják igénybe, az aláírási határidő egész tartamára szólólag 98 K 50 f.-ben. II. Az 5 és 5½%-kal kamatozó törlesztéses kölcsönkötvény kibocsátási ára tulajdonképpen 95 K; arra való tekintettel azonban, hogy a kölcsönkötvények kamatozása a kölcsön jegyzését és befizetését megelőzőleg már f. évi október 1-én kezdetét veszi, a kincstárnak megtérítendő folyó kamatok hozzáadásával a törlesztéses kölcsönkötvények aláírási ára minden 100 korona névértékért a következő összegekben van megállapítva: 1. arra az esetre, ha az aláíráskor az aláírt összeg egész ellenértéke befizettetik: a) az 1916. évi november 23-tól december 5-ig bezárólag történő aláírás esetén 96 koronában, b) az 1916. évi december 5-ikét követő időben 1916. évi december 22-ig bezárólag történő aláírás esetében: 96 korona 25 fillérben; 2. ha pedig az alább ismertetendő kedvezményes fizetési módot választják igénybe, az aláírási idő egész tartama alatt változatlanul 96 korona 75 fillérben.

Kamat-esedékesség. Az ötödik hadikölcsön 6%-os járadékkötvényei 1916. november 1-től kezdődő és minden év május 1-én és november 1-én lejáratú felévi utólagos részletekben évi 6%-kal, az 5½%-os törlesztéses kölcsönkötvények pedig 1916. október 1-től kezdődőleg évi 5½%-kal minden év április 1-én és október 1-én lejáratú felévi utólagos részletekben kamatoznak, tehát a járadékkölcsönkötvényeknél az első szelvény 1917. évi május 1-én a törlesztéses kölcsönkötvényeknél pedig 1917. április 1-én esedékes. A folyó évi október 1-től, illetve november 1-től az aláírás napjáig járó folyó kamatokot azonban az aláírónak nem kell megtérítenie: ezek ugyanis — amint fentebb említettük — a kötvények aláírási árában belefoglaltatnak.

Befizetési hely. Ugy a járadék-, mint a törlesztéses kölcsönre történő jegyzéseknél az aláírt összegek ellenértéke az aláírási helynél fizetendő be és az aláírási áron felül az aláíróval szemben sem folyóamat sem jutalék felszámításának helye nincs.

Részletfizetés, kedvezmény. Az esetben, ha a 6%-os járadékkölcsönre aláírt összeg 100 koronát meg nem halad, az aláírás alkalmával az aláírt összeg egész ellenértéke befizetendő. A 6%-os járadékkölcsönre történő és 100 K-t meghaladó, valamint az 5½%-os törlesztéses kölcsönre eszközölt aláírásoknál azonban a befizetés részletekben is teljesíthető. Ez esetben az aláírás alkalmával az aláírt összeg 10%-a biztosítékképpen leendő és pedig készpénzben, vagy megfelelő értékpapirokban. A részletek pedig a következőképp fizetendők: A jegyzett összeg ellenértékének 25%-a legkésőbb 1917. január 5-ig; a jegyzett összeg ellenértékének 25%-a legkésőbb 1917. január 18-ig; a jegyzett összeg ellenértékének 25%-a legkésőbb 1917. január 27-ig; a jegyzett összeg ellenértékének 25%-a legkésőbb 1917. február 7-ig. Az utolsó befizetés alkalmával az aláírási hely a letett biztosítékot elszámolja, illetőleg visszaadja.

A jegyzés nyomtatványok. A jegyzés céljaira szolgáló nyomtatvány-ürlapok az összes aláírási helyeknél díjtalanul kaphatók. Ily nyomtatványok hiányában az aláírás evéltel is eszközölhető.

A befizetés elismervények kiállítása és a végleges címletek kiadása. A befizetés alkalmával az aláíró fél az aláírási helytől *pénztári elismervény* kap, a mely a fél kivanatára 1917. január 15-től kezdve a m. kir. pénzügyminisztérium részéről kiállított *ideiglenes elismervényre* fog kicseréltetni, a mennyiben várakozás ellenére eddig az időpontig a végleges címletek kiadhatók nem lesznek. A végleges címletek kiadására nézve, illetve a fél kivanatára kiadott *ideiglenes elismervényeknek* a végleges kötvényekre való kicserélésére nézve idejekorán hirdetmény útján fog a felhívás közzététetni. A végleges kötvények kiadása *költségmentesen* ugyanazon a helyen fog megtörténni, a hol a pénztári elismervények, illetve a fél kivanatára kiadott ideiglenes elismervények kiadattak.

A köcsön felmondása. A m. kir. pénzügyminisztérium a 6%-os járadékkölcsönre vonatkozólag fenntartja magának azt a jogot, hogy előre közléteendő három havi előzetes felmondás mellett, ezt a kölcsönt egészben vagy részben, névértékben visszafizethesse azonban az esetleges felmondás 1921. november 4-ét megelőző időre nem fog eszközöltetni.

Az 5½%-os állami törlesztéses kölcsön visszafizetése. Az 5½%-os törlesztéses kölcsön az 1922. évtől kezdve husz, megközelítőleg egyenlő évi részletben fog visszafizettetni. A törlesztés számszoportonként való sorsolás útján történik és a kisorsolt kötvények minden 100 K névérték után 105 K-val váltanak be. A sorsolás minden év június havában tartatik meg, a kisorsolt kötvények a sorsolást követő első szelvényesedékes napon válnak esedékessé. Az első sorsolás 1922. év június havában fog megtartatni és a kisorsolt kötvények 1922. év október 1-én kerülnek beváltásra. A visszafizetésre esedékessé vált kötvények kamatozása a tőkeesedékesség napjával megszűnik.

Betétek felhasználása. A betéti üzlettel foglalkozó intézeteknél s más ily cégeknek 1914. évi augusztus hó 1. előtt betéti könyvre elhelyezett, egyébként a moratorium feloldó rendeletben foglalt korlátozások alá eső betétek a kibocsátásra kerülő kölcsönökre történő befizetések céljaira — önrésztelően a kikötött felmondási idő épségben tartása mellett teljes összegükben igénybevehetők. Kivételet e tekintetben csupán a román betörés által érintett területen szűkítő pénzintézeteknél elhelyezett betétek alkotnak, a melyek a kölcsönjegyzés céljaira csak bizonyos rendeltileg megszabott korlátok közt vehetők igénybe. Azok, a kik a befizetésekre pénzügyintézeti betéjüket kívánják igénybe venni, annál az intézetnél, vagy cégnél, illetve annak az intézetnek vagy cégnél közvetítésével tartoznak jegyezni, amelynél a betét el van helyezve.

Különleges kedvezmények az ötödik hadikölcsönönné. A most kibocsátásra kerülő 6%-os járadékkötvények felhasználhatók lesznek az 1916. évi XXIX. t.-cz. alapján kivetendő hadi nyereségadó fizetésére. Az az aláíró fél pedig, a ki az 5½%-os állami törlesztéses kölcsönből legalább egy millió korona névértékű kötvényt jegyez és a jegyzett kötvényeket az aláírás alkalmával névre szóló kötvényre iratja össze, az ekként összeírt, névre szóló kötvényre nézve, amely 1921. április 1-ig és azontul is a visszafizetési összeírva tartandó, azt a jogot nyeri, hogy az így jegyzett kötvényekben kifejezett követelés az 1921. évben, legkésőbb azonban április 1-én, minden 100 K névérték után 95 K-val leendő visszafizetésre, 1922. évi április 1-re felmondhatja. Az 1921. április 1-ig fel nem mondott kötvényeknek közforgalmi kötvényekre leendő feloldása iránt hivatalból fognak intézkedni.

Kölcsönnyújtás kedvezményes kamattal mellett a kibocsátandó kötvényekre, a kölcsönjegyzés céljaira. A kibocsátandó kötvényekre az Osztrák-Magyar Bank és a m. kir. Hadikölcsön-pénztár a kötvényeknek kizárólag lekötése (lombardirozása) mellett, a névérték 75%-áig, a mindenkor hivatalos váltószámitóلسi kamatlábon, tehát jelenleg 5%-os kamattal nyújtanak kölcsönt. Ezek a kedvezmények 1917. évi december 31-ig maradnak érvényben. Az ötödik hadikölcsönönnél egyébként is mindazok a kedvezmények biztosítva vannak, amelyek a negyedik hadikölcsönönnél az aláírókat megillették. Az 5½%-os törlesztéses kölcsönönnél legalább egy millió korona névértéknek névre szóló kötvényre leendő összeírás mellett eszközölhető jegyzése azonban lombardköcsön felvételével önrésztelően nem bonyolítható le s az ilyen névre szóló kötvény lombardirozás tárgyát nem képezheti.

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Az ötödik hadikölcsön előnyös feltételei, a pénzügyi helyzete, a háborút a végső döntés felé érlelő győzelmeink és annak világos felismerése, hogy a létünkért folytatott nagy küzdelem diadalmas befejezésére szükséges kölcsön jegyzésében való minél nagyobb részvétellel magánérdekeink mellett a közérdeket is hathatósan szolgálhatjuk: biztositékaik annak, hogy az ötödik hadikölcsön jegyzésének eredményében előreláthatólag még impozánsabban fog megnyilvánulni az ország lelkes önbizalma és nagy teherbírásáról ismételtlen fényes bizonyítást tevő közgazdasági ereje, mint az előző hadikölcsönöknél.