



The New Policies of The Mutual Life Insurance Co. Of New York

Have been carefully drawn so as to avoid as far as possible the use of unnecessary technical terms. The agreements and privileges are clearly and precisely stated, and the contract may be easily understood by its possessor.

They are the best of life insurance contracts and are issued by the BEST of all the companies in the world.

LIMITED PAYMENT LIFE POLICY.

By the terms of this contract the amount of the insurance is payable upon the death of the insured, and the premiums are payable during a limited number of years—twenty, fifteen or ten years.

The Limited Payment Life Policy is in many respects and for a large class of insurers a most desirable contract, providing as it does that the premiums shall all be paid in the early and productive years of life, thus the policy becomes fully paid up for the whole amount in a fixed number of years. Dividends are payable annually, or at the end of 5, 10, 15 or 20 years.

HOW MUCH WILL IT COST?

Between the ages of 25 and 31 years, inclusive, SIX TO SEVEN CENTS A DAY will be the "first cost" of \$1000 good life insurance.

Between the ages of 32 and 37 years, SEVEN TO FIFTEEN CENTS A DAY.

Between the ages of 38 and 45 years, SIXTEEN TO TWENTY-NINE CENTS A DAY.

Is there any healthy man or woman in America at work for wages who can not afford this "first cost" of a good \$1000 policy in the best and strongest company on earth?

A little self-denial in small things—pleasant things, perhaps, but unnecessary things—will pay the bill easily.

Different forms of policy at cost various prices.

OUR TWENTY-YEAR DISTRIBUTION POLICY on continuous life and limited payment plans affords the maximum of security at the minimum of cost;

OUR GUARANTEED INCOME POLICY provides a guaranteed income, secure investment, and absolute protection;

OUR ENDOWMENT POLICY provides a certain guaranteed sum, payable with profits at a fixed time;

OUR 4 AND 5 PER CENT. BONDS furnish the best and most effective forms of indemnity and fixed annual income to survivors;

OUR CONTINUOUS INSTALLMENT POLICY so adjusts the payment of the amount insured as to create a fixed income during the life of the beneficiary;

OUR ANNUITY POLICIES offer an excellent opportunity for persons to obtain a high rate of interest on their capital for the remainder of life; an income safe beyond mishap. This form of investment is particularly recommended to those who desire to make provision for declining years, and to be free from business cares.

We have prices to fit all known wants. All we want to know is what you want. If you do not know, tell us enough of your condition and surroundings and we can suggest the policy best suited to your purpose.

Rates and guarantees cheerfully furnished on application.

W. A. WANN,

District Superintendent Office 522 and 528 Fort St. Honolulu.

Women and Others

OF INTEREST TO

Much of the metrical verse with which the dramatist J. L. C. Clarke has clothed the lines of "The Prince of India" possesses telling eloquence in speech. In the second scene of the first act, following his taking of the sword and treasure of King Solomon to devote them to establishing the universal religion of the ever living Lord on the earth, the Prince of India appears before Uel, the father of Lael, and thus on a darkened stage with the only light full upon his face, he recites the curse under which he labors and the atonement he would make to find peace:

Prince of India, I live because I cannot die, I had No pity, none! I had no pity, none. And nothing I can do avail; death turns His face away and will not pity me.

(A distant rumble of thunder.) They placed a crown of thorns upon his brow; They laid the heavy cross on him, and lashed Him on his way, the mad crowd following.

Up the steep hill he dragged the cross, and fell;

Then as he rose in pain to stagger on, The Nazarene did turn his eyes to me, And oh, the loving soul-deeps in those eyes.

Craving one glance of pity, but my heart Was hard as stone. I struck him—

(A loud crash of thunder.) Oh, pity, angel of the suffering soul, Avert his glance of wounded love from me.

The glance of love that still appeals to millions And more millions through the world.

Uel, I've heard such story, and are you the man?

Prince of India, Ay, I am he, the Wanderer, long striving To atone, striving to touch God's pity, And escape my sentence and have leave to die.

Uel, What dreadful sentence was it? From what Judge?

Prince of India, From eyes that pitied while lips spoke judgment.

The Nazarene's. His judgment was—"I go; tarry thou until I come again. Mercy! Mercy!

I would atone. Yes, to atone, I'd bring All men to one great altar of the Lord. Love, love that purifies, love that redeems, I call on you! Love that makes pain a glory;

Love that is the light upon the great archangels;

Love that is the song of the seraphim; Love that is the life of man; love that is

The breath of the divine.

Uel, One of the things no more easily gotten than the bringing up of other people's children is the spending of other people's money.

The absurdity of the first situation is so fully disseminated that it is a brave person who will offer a suggestion on the subject unless with an apology—or when he has been suddenly aroused into indignation at some misdemeanor which opens the floodgates.

There ought to be the same social immunity from the person who attempts to regulate other people's expenditures. It does not require extraordinary development to realize that each man's necessities are not only as complex as his circumstances, but as his individuality.

One person is of the temperament to spend as he goes, taking and giving small pleasures by the way, while another is stingy with little things in order to confer greater favors later on. One dresses methodically and evenly well without luxuries, another whose soul revels in beautiful things will spend a whole season's income in what appears to her simply because it is beautiful. It is the old story of the woman who needed a pair of shoes, but "had to have" a diamond ring.

A whole parish criticized the minister's wife who walked into a china shop with the money which her husband had given her to buy a new coat, spent the whole sum in beautiful plates and cups, and returned on the evening train, smilingly happy in her old coat of "worm-to-the-skin" seal.

What the utilitarian forgets is that the china did the minister's wife more good than a thousand neat and fashionable coats. After all, it is the serenity and "heart of courage" that we get for work and usefulness in which lies the true strength of money, and this comes to all in different ways, according to the individual.

Harriet M. King rules a principality. Her Santa Gertrude ranch in Texas contains one and one-half million acres. One may ride for ninety miles in a straight line without getting outside its barbed wire fence. It is as large as the state of Delaware and nearly twice as large as Rhode Island, and far greater in extent and wealth than many of those German principalities from which have come reigning houses of Europe.

The ranch is divided into twelve districts, with a foreman over each and a general manager over all. But not a movement of any importance is made on the ranch without consultation with Mrs. King, and she never loosens the reins she holds over the whole property. A touch of the feudal obtains. Except in extreme cases the law of the state does not penetrate into this vast holding. Civil disputes are settled and misdemeanors punished without appeal to the courts. Mrs. King is said to be the political ruler of three counties, a congressional district, a judicial district, and the several towns and villages on her ranch. It is said that no

man would dream of running for office in any of these political divisions if opposed by the "King interests," and the "King interests" are Mrs. King.

The ideal theater audience, according to my way of thinking, would be composed entirely of children, for they alone go to the theater in the proper spirit. Their emotions are simple and easily stirred, their perceptions at once quick and true, and they go to the playhouse to be entertained. Best of all, the stage holds for them that magic illusion that we who are worldly-wise can never know any more, and the region behind the footlights is to them a fairyland of enchantment upon which they gaze with wondering, longing eyes.

The first born is fortunately born if his young mother has wisely resolved to go slowly with infant theories and feel her way carefully and never go to extremes.

For the first week or two the child requires but slight attention. He must be bathed, dressed, fed and kept warm. Otherwise, for the most part, he is best when left alone, gradually to learn that he is alive and make use of his organs and senses.

He requires no handling save that which is necessary during the process of bathing and dressing, with an occasional turning from side to side. More than this is not good for him.

Then he must be kept warm. To do this it is not necessary to overburden him with wraps or keep the room at a hothouse temperature. If you do you will have a baby as tender as a forest plant.

Select the clothing with a view to combined lightness and warmth. If the weather is at all cool be certain that each little garment is warm before putting it on the body. Do not put the socks on while the feet are cool. First warm the little members with your own warm hands or by an open fire. Warm the hands in the same way, and if necessary, draw over them a pair of worsted mittens and let them remain for a while until entirely warm.

Have a little afghan ready always to throw over the child. A thin comfortable made of eiderdown is ideal for this purpose, as it is exceedingly light in weight and surprisingly warm. It is also the best possible covering at night.

For the first few days, until the child has become acclimated, the temperature of the room may be kept at about 72 degrees Fahrenheit; after this it may be 70 degrees. Try to keep the temperature as even as possible, as it is better to keep it at an even low temperature than a variable high heat.

Many lessons may be learned from a casual study of animal nature. Instinct prompts the animal mother to select a soft, warm place for her offspring; she washes them, feeds them and guards them with a watchful eye, otherwise leaves them undisturbed, and finds them usually thriving without a drawback. It is when the baby animals are mauled and petted and carried about that they do not live, but always pine away and die.

Hand-embroidered towels are among the new things for elaborate household fitting and are considered a particularly attractive gift for a girl friend to make to a bride as an example of her handiwork. They also make an attractive gift for a girl who is very fond of some particular blossom and who has fitted up her bed room or dressing room with materials having the favorite blossom for a design. The towels, when meant for the bath, have the rough part in the correct shade for the room for which they are intended. A smooth, broad band, usually of white, at both ends of the towel is the background for the embroidery. Beneath this is another band of rough towel, fringed, if a fringe is not used, then there is a narrow hemstitched border, made of smooth white toweling like the embroidered band.

On this band are embroidered, in silk or linen thread, garlands or stiff bouquets, the monogram of the person to whom they are to be presented being wrought in with the center garland or bouquet in graceful fashion. Some of the towels seen in a fashionable linen shop showed violet borders on a pale blue towel, pink roses on a pink towel and pink roses on a pale blue towel.

A newspaper man who recently returned from a Southern trip tells this story: "I happened to spend a Sunday in a little town way down South, and in the morning went to a colored church to listen to the sermon of a colored preacher who was a character in the community. He had for his text the escape of the Israelites from Egypt, and when I came in he spoke somewhat like this: 'And the Lord froze the Red sea into a solid cake of ice and the Israelites crossed safely over to the other side. Then the Egyptians followed them over the ice, but when they got into the middle of the Red sea down a heavy thaw, which melted the ice and precipitated the Egyptians into the water and they were all drowned.' The congregation was still for about a minute. Then a tall, thin colored man arose and said: 'Mister Preacher, I beg to disagree with that last statement of yours. According to the geography the Red sea is in the tropics, close to the equator, and the water there never freezes.' The minister listened attentively; then in a loud, angry voice replied: 'I thought there would be one of those smart niggers in this here congregation to contradict me. But he is not so smart as he thinks he is. In the days when the Israelites ran away from Egypt, long ago, there was no such thing as geography or an equator, neither.'

Good Bread Ahead

When You Use Golden Gate Flour All Grocers.



M. Hackfeld & Co., Ltd. WHOLESALE

HYLO LAMPS TURN DOWN AT WILL

THE HYLO LAMP is known as the lamp that turns up and down as needed. Its principal virtue is that of economy. There is no valid reason why you should go on paying for 16-candle power when 1-candle power at certain times would suffice for your needs.

HYLO LAMPS turn down from 16-candle power to 1-candle power and can be used wherever an ordinary electric incandescent lamp is used. For a sick room, where a dim, steady light is a necessity, the value of the HYLO LAMP cannot be overestimated.

75c. each.

Hawaiian Electric Co., Ltd., 223-227 KING STREET.

When Other Pens Disappoint Try the "PUFF"

Perhaps you have a fountain pen already. Very likely that pen does not give you that satisfaction you have a right to expect from it. If your pen disappoints, try a "PUFF." It is a self-filling, self-cleaning fountain pen, warranted for one year. Its price is only \$1.25 and it is far and away the most practical, serviceable fountain pen on the market.

HAWAIIAN NEWS CO., LTD YOUNG BUILDING STORE.

"A Hand Saw is a Good Thing But Not to Shave With."

Neither can you conduct your business properly with out-of-date office fixtures at your command.

THE BUSINESS MAN OF TODAY IS IN SEARCH OF

every convenient and time saving device to enable him to keep ahead of his business rivals and to be able to handle his business along modern lines—Accuracy, Speed and Convenience.

CAN YOU READILY REACH ALL OF YOUR LETTERS AND PAPERS?

If not you should see us about a GLOBE WERNICKE Filing Cabinet.

HAWAIIAN OFFICE SPECIALTY CO., Honolulu, T. H. EVERYTHING FOR THE OFFICE!

K. FUKURODA, 28-32 Hotel Street. FOR CROCKERY, EMBROIDERED SCREENS, KIMONOS, SILK SHIRT WAISTS, NOVELTIES, ETC., ETC. AT LOWEST PRICES.

EASTER HATS!

LADIES, MISSES AND CHILDREN'S TRIMMED HATS IN ALL THE LATEST STYLES.

No. 30, King Street

K. ISOSHIMA

ELECTION OF OFFICERS.

At the annual meeting of stockholders of the Pepeekeo Sugar Company held this day, the following officers were elected to serve for the ensuing year:

- Charles M. Cooke.....President Wm. H. Baird.....Vice-President Geo. H. Robertson.....Treasurer E. F. Bishop.....Secretary S. M. Damon.....Director T. R. Robinson.....Auditor All of the above named gentlemen, except the Auditor, constituting the Board of Directors.

E. F. BISHOP, Secretary Pepeekeo Sugar Company Honolulu, March 9, 1906.

A Summer Proposition

Well, now, there's the

ICE QUESTION!

You know you'll need ice, you know it is a necessity in hot weather. We believe you are anxious to get that ice which will give you satisfaction, and we'd like to supply you. Order from

THE OAHU ICE AND ELECTRIC CO. Telephone 1151 Blue, Postoffice Box 806.

Union Barber Shop, JOHN SANTOS, PROP.

Still doing business at the old stand. E. G. Sylvester can be found there.

HATS

Straw, felt and Panama hats always on hand. Ladies hats to order a specialty.

K. UYEDA

Nuanuu St., between Hotel and King



WINTON

Headquarters for Automobiles. Fully equipped fireproof garage.

Von Hamm-Young Co

Best Meal in Town CALIFORNIA RESTAURANT

Hotel Street near Nuanuu. T. ODAMANAGER OPEN ALL NIGHT.

Cox's Graft \$7,000,000 a Year



Geo. B. Cox.

"The money was given to me. I got it."

These are the words used by County-Treasurer R. K. Hynicka of Cincinnati, Ohio, long the principal lieutenant of the noted Republican leader of that city, George B. Cox, in a frank statement before the legislative committee that last week commenced an investigation of charges of corruption in Cincinnati made during the last campaign.

The startling statement was made by Hynicka after listening to the testimony of several bankers that they had paid money to officials of the county treasury in return for having deposited at their banks county funds, on which no interest was paid.

Hynicka said the "gratuities" for the first year of his term were from \$15,000 to \$20,000 and declared the Cox Collections averaged about \$7,000,000 a year.

A REMEDY THAT IS TRULY MAGICAL IN ITS POWER TO RELIEVE PAIN.

Mr. Lewis Rozario, Manager of Madras Co-op. Stores, of Madras, India, says: "I certainly think Chamberlain's Colic, Cholera and Diarrhoea Remedy is one of the best medicines made. I had been suffering from an attack of colic and after trying a couple of prescriptions without relief, a friend suggested that I take Chamberlain's Colic, Cholera and Diarrhoea Remedy. I did so and the result was truly magical for it gave me immediate relief. About that time several of my staff were attacked in a like manner and out of this same bottle I cured them all." For sale by all dealers. Benson Smith & Company agents for Hawaii.