

THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA.

CEO. A. MOORE, President. W. R. CLUNESS, Vice-President & Medical Director. E. B. MOTT, Jr., Secretary.

To all Desirous of Securing the Benefits of Life Insurance:

The first consideration with applicants for life insurance is, or at least should be, SAFETY. Will the money paid out for the policy be prudently invested? Are the affairs of the company honestly and efficiently administered? When the policy becomes a claim will it be promptly paid, and thus the object which induced the payment of the premiums be fully attained? These are queries naturally suggested, and the character of the answers determines the course of the questioner and the selection of his company.

In this connection, the Managers of the PACIFIC MUTUAL LIFE INSURANCE COMPANY respectfully beg leave to submit the following facts and statements concerning the company.

1. Since its organization A. D. 1868, it has paid 367 death losses, on policies amounting in the aggregate to \$97,108.

2. It has paid to policy holders, for matured endowments, dividends, and surrender values, in round numbers, \$1,000,000.

3. It has repeatedly been examined by sworn experts, and most thorough and searching investigations made of its condition and business, and in EVERY CASE ITS SOLVENCY AND TRUSTWORTHINESS HAVE BEEN DEMONSTRATED.

4. Its stockholders and directors are widely known as among the most capable business men and ablest financiers of the State of California, and the integrity of their management is unquestioned.

5. The laws of the State, including the constitutional provisions effecting corporations, are of the most rigid character, such as to make the company one of the safest institutions of its kind.

Section 3, of Article XII of the NEW CONSTITUTION of the State of California, is as follows:

Sec. 3. Each stockholder of a corporation or joint stock association shall be individually and personally liable for such proportion of all its debts and liabilities contracted or incurred during the time he was a stockholder, as the amount of stock or shares owned by him, bears to the whole subscribed capital stock or shares of the corporation or association. The Directors and Trustees of corporations and joint stock associations, shall be jointly and severally liable to the creditors and stockholders for all moneys embezzled or misappropriated by the officers of such corporation or joint stock association, during the term of office of such Director or Trustee.

6. Its policy contracts contain no restrictions upon residence or travel, and its forms of insurance are unusually attractive. The Low Rate, Deposit Endowment, and Mutual Insurance Policies, are peculiar to this company, and offer advantages to the insured which are not surpassed, if equalled, by those of any other company.

7. When required, Policies can be registered by the Insurance Commissioner of California, on the payment of a moderate fee, and a Policy holder in the PACIFIC MUTUAL LIFE INSURANCE COMPANY of California has then the absolute guarantee of the State of California that the money held by this company against the beneficiary of his death, is secured by bonds and mortgages deposited in the State Treasury.

Believing ourselves entitled to the confidence and business of such as propose effecting insurance upon human life, we solicit their patronage, and pledge ourselves to discharge to the best of our ability, the important and sacred trusts devolved upon us.

ROBERT SHERWOOD, Capitalist
J. F. Houghton, President Home Mutual Fire Insurance Company
ROBERT HAMILTON, Of Baker & Hamilton, Manufacturers Agricultural Implements
L. S. ADAMS, Of Adams, McNeill & Co., Wholesale Grocers
M. BRYCE, Capitalist
SAMUEL LAVENSON, Of Locke & Lavenson, Wholesale Dealers in Carpets
J. H. CARROLL, Of J. I. Felter & Co., Wholesale Liquor Dealers
GEO. A. MOORE, Insurance
HUGH M. LARUE, Farmer
D. W. EARL, Of D. W. Earl & Co., Forwarding and Commission Merchants
CHARLES N. FOX, Of Fox & Kellogg, Attorneys at Law
R. C. CLARK, Superior Judge
EDW. CADWALADER, Insurance and Real Estate Agent
W. R. CLUNESS, Physician
E. K. ALSH, Insurance and Real Estate Agent

Directors Pacific Mutual Life Insurance Company of California.

CALIFORNIA INSURANCE DEPARTMENT
BLANK No. 18.

CERTIFICATE OF ORGANIZATION.

Capital Assets and Liabilities of a Company of this State.

OFFICE OF INSURANCE COMMISSIONER,
SAN FRANCISCO, March 28th, 1881.

I, J. C. MAYNARD, hereby certify that I am the Insurance Commissioner of the State of California, and have supervision of insurance business in the State, and as such Commissioner, further certify that the PACIFIC MUTUAL LIFE INSURANCE COMPANY of California is a corporation properly organized under the laws of this State, and possessed of a paid up Capital of One Hundred Thousand Dollars, equal to Gold Coin of the United States, is authorized to do business in the State. And I further certify that upon an examination of the books and papers of the said Company at the close of the year eighteen hundred and eighty it was shown to be possessed of good valid assets, amounting to the sum of one million one hundred and seventy-seven thousand two hundred and eighty-five dollars (\$1,177,285.06), and had outstanding liabilities as defined by the laws of the State, amounting to eight hundred and thirty-eight thousand two hundred and thirty-seven dollars (\$83,837), exclusive of Capital Stock.

As witness my hand and official seal, the day and year first above written.

[SEAL]
By M. M. RHOADS, Deputy.

J. C. MAYNARD, Insurance Commissioner.

SAN FRANCISCO, March 28 1881.

Dr. George A. Moore, President Pacific Mutual Life Insurance Company, Sacramento:

DEAR SIR—You will please find enclosed herewith the certificate verifying, through a personal examination, the correctness of your annual statement for the year ending December 31, 1880, on file in this office.

It is due to this home company and to its able and judicious management that I should express my gratification at the healthy condition it is in, assuring it, I confidently believe, a prosperous, stable future. Very respectfully, etc., J. C. MAYNARD, Insurance Commissioner.

THE UNDERSIGNED PUBLIC OF THE HAWAIIAN ISLANDS

To the foregoing statement of the Directors of

The Pacific Mutual Life Insurance Company,
THEIR COMBINED CAPITAL EXCEEDING \$60,000,000 GOLD COIN,

Together with the Letter and Certificate of the Insurance Commissioner; with full confidence that the same will be acceptable as satisfactory evidence of the

Trustworthiness and Responsibility of his Company!

And in so doing suggests to the PUBLIC whether it will not be

WELL TO AVOID

Any Company or Agent so destitute of merit as to be compelled to solicit upon the alleged demerits of others, and so devoid of ordinary business sagacity as to suppose that a systematic and libelous detraction of competitors will result in permanent benefit to themselves.

E. FURGIE,

Special Agent of The Pacific Mutual Life Insurance Company of California, for the Hawaiian Islands.

EXTRACT FROM ANNUAL STATEMENT ENDING JANUARY 1st, 1880, OF LIFE INSURANCE COMPANIES

Carrying on Business in the Hawaiian Islands.

Figures taken from Annual Report of the Insurance Commissioner of California, except those of the North Western Mutual.

	Assets, Income and Dividends.			
	Total Admitted Assets.	Total Income.	Dividends to Policy Holders in Cash.	Ratio of Dividends to Total Income.
Mutual Life.....	88,212,700	17,630,093	3,427,479	19.44
New York Life.....	38,858,830	7,887,126	1,514,551	19.20
Equitable Life.....	37,000,917	8,347,080	1,410,399	16.89
New England Mutual.....	15,131,240	2,419,169	410,006	16.95
North Western Mutual.....	18,346,212	3,144,357	788,261	25.06
Pacific Mutual of Sacramento.....	1,177,700	394,490	8,519	2.16

	Expenditures.			
	Total Expenditures.	Expenses or Cost of Carrying on Business.	Ratio of Expenses to Total Income.	
Mutual Life.....	16,038,654	2,048,179	11.62	
New York Life.....	5,843,888	1,217,157	15.43	
Equitable Life.....	6,264,905	1,278,119	15.31	
New England Mutual.....	2,343,434	308,801	12.76	
North Western Mutual.....	2,081,722	501,212	15.93	
Pacific Mutual of Sacramento.....	419,382	128,036	32.23	

WILDER & CO., Agents Mutual Life Insurance Co.,
H. HACKFELD & CO., Gen'l Agents New York Life Insurance Co.,
C. O. BERGER, Special Agent
A. J. CARTWRIGHT, Agent Equitable Life Insurance Co.,
CASTLE & COOKE, Agents New England Mutual Life Insurance Co.,
J. S. WALKER, Agent North Western Mutual Insurance Co.

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Foreign Advertisements.

H. W. SEVERANCE,
HAWAIIAN CONSUL AND COMMISSIONER
100 HANCOCK ST., SAN FRANCISCO, CALIFORNIA. Tel. Room No. 4.

GEORGE F. COFFIN & CO.,
SHIPPING AND COMMISSION MERCHANTS,
No. 12 Pine Street, Union Block,
SAN FRANCISCO.

PARTICULAR ATTENTION GIVEN TO
filling Hawaiian orders, and satisfaction guaranteed.
(Oct 15)

JOHN HARVEY & CO.,
COMMISSION MERCHANTS AND WOOL
BROKERS,
Hamilton, Canada.

Reference—Bank of Montreal.
Jan 18

A. P. EVERETT,
Forwarding & Commission Merchant
405 FRONT STREET, CORNER CLAY
SAN FRANCISCO.

Particular attention paid to consignments of Island Produce
Jan 18

WILLIAMS, DIMOND & CO.,
Shipping & Commission Merchants,
No. 218 California Street,
SAN FRANCISCO.

(ESTABLISHED 1862.)
mh29 81

INDIA RICE MILL!
CORNER OF
MISSION & FREMONT STS., SAN FRANCISCO, CAL.

THE INDIA RICE MILL AFTER SIX-
TEEN YEARS of practical experience and im-
provement, is now the nearest to perfection of any of the Rice Mills
of the world. In thoroughness of Cleaning and Polishing, it
stands unrivaled, and in yield of Clean, Merchantable Rice
from the Paddy, produces from 5 to 8 per cent. more than
the celebrated Mills of America.
THE INDIA RICE MILL is now in Perfect
Running order for the

HULLING & DRESSING OF PADDY!
—AND—
UNCLEANED RICE,
From the Hawaiian Islands, to which it is Specially Adapted

CONSIGNMENTS OF
PADDY AND HULLED RICE!
Will Receive Prompt and Careful Attention.

WM. M. GREENWOOD,
General Commission Merchant and Proprietor of India Rice
Mill.

The Great Popular Monthly,
THE CALIFORNIAN.

THE CALIFORNIAN is the best and most popular
monthly ever published on the Pacific Coast. It is the
only magazine west of the Mississippi Valley, and is full
of the vigorous life of the Great West. It is uni-
versally and highly recommended by the local and Eastern
Press. It is the rising magazine of the day, and its ex-
cellence increases with each issue. Yearly Subscription
in Advance, \$4.00. Single Numbers,
Thirty-five Cents.

L. P. FISHER,
ADVERTISING AGENT, 21 MERCHANTS'
EXCHANGE, SAN FRANCISCO, CALIFORNIA, is authorized
to receive advertisements for the columns of this paper.

Established in 1852.
L. P. FISHER'S
NEWSPAPER
ADVERTISING AGENCY,

Rooms 20 and 21, Merchants' Exchange,
California Street, San Francisco.

Mr. N. B.—Advertising Solicited for all News-
papers Published on the Pacific Coast, the Sandwich
Islands, Polynesia, Mexican Ports, Panama, Valpa-
raiso, Japan, China, New Zealand, the Australian
Colonies, the Eastern States and Europe. Files of
nearly every Newspaper Published on the Pacific
Coast are kept constantly on hand, and all adver-
tisers are allowed Free access to them during Busi-
ness Hours. THE PACIFIC COMMERCIAL AD-
VERTISER is kept on file at the office of L. P. FISHER.

THE FRENCH
Trade Journal & Exporter,
Produce Markets Review and General
Prices Current.

Published Monthly, and in English. Indispensable for pur-
chasers of Continental Goods; gives Wholesale Prices, and
Discounts allowed of
Wines, Brandy, Preserved Provisions, Fancy Goods,
Millinery, Dress Materials, Glass, Porcelain,
Plated Ware, Watches, Clocks,
Real and Imitation Jewelry, Boots and Shoes,
Perfumery, Photographs and Printing Materials,
Toys, Geographical, Scientific and Musical Instruments,
Drugs, Chemicals, Pharmaceutical Preparations,
Stationery, Sewing Machines, Paints,
Paper Hangings, Etc., Etc.

Also—Prices Current of Produce, Market Reports, Notices
on Industrial News, Trade Intelligence, Etc. It is uni-
versally and highly recommended by the local and Eastern
Press. It is the rising magazine of the day, and its ex-
cellence increases with each issue. Yearly Subscription
in Advance, \$4.00. Single Numbers,
Thirty-five Cents.

UNPAID LETTERS REFUSED.
Address THE FRENCH TRADE JOURNAL & EXPORTER
14, Rue de Chabrol, Paris, France.

Give me a Call.

Foreign Advertisements.

THE
RISDON
IRON
AND
LOCOMOTIVE WORKS

CORNER OF
Beale and Howard Streets,
SAN FRANCISCO, CALIFORNIA

W. H. TAYLOR, President,
JOS. MOORE, Superintendent.

BUILDERS OF
STEAM MACHINERY,
IN ALL ITS BRANCHES.

Steamboat,
Engines and Boilers,

High Pressure or Compound.
STEAM VESSELS of all kinds, built complete with
Hulls of Wood, Iron or Composite.

ORDINARY ENGINES compounded when advisable.
STEAM LAUNCHES, Barges and Steam Tugs con-
structed with reference to the Trade in which they are to
be employed. Speed, tonnage and draft of water guaran-
teed.

SUGAR MILLS and SUGAR MAKING
MACHINERY made after the most approved plans.
Also, all other Iron Work connected therewith.

WATER PIPE, of Boiler or Sheet Iron, of any size,
made in suitable lengths for connecting together, or Sheets
Rolled, Punched, and Packed for Shipment, ready to be
riveted on the ground.

HYDRAULIC RIVETING. Boiler Work and Water
Pipes made by this Establishment. Riveted by Hy-
draulic Pressing Machinery, that quality of work being
far superior to hand work.

SHIP WORK. Ship and Steam Captains, Steam Winch-
es, Air and Circulating Pumps, made after the most ap-
proved plans.

PUMPS. Direct Acting Pumps, for Irrigation or City Wa-
ter Motions, superior to any other pump. 027 80-ly

AGENTS for Worthington Duplex Steam Pump.

NEW GROCERY AND FEED STORE,
NO. 109 KING STREET.

C. F. WOLFE
HAS OPENED A
GROCERY AND FEED STORE

Where he will be pleased to serve his
friends and the public in general.

With any Article in His Line!
AT THE
LOWEST MARKET PRICES
FRESH
ISLAND
BUTTER!

RECEIVED EVERY WEEK.
GIVE HIM A CALL.

NEW STORE,
NEW GOODS,
NEW PRICES,
GOOKIM,

No. 71, Nuuanu Street, opposite McLean Bros.
Has now open for public inspection a large stock of first
and Choice Goods, comprising:

Dry & Fancy Goods
For Ladies,
Gentlemen or Children's Use. English, French and
Chinese Silks of all Colors, Colored Satins,
Ladies' and Gentlemen's Underwear.

Hosiery.
A splendid lot of Socks and Stockings, Silk, Woolen, Cot-
ton in all colors. Best Bathing Suits for Ladies, Children and
Men.

First class Goods at extremely low prices. Stock con-
stantly being added to by every steamer.

Give me a Call.

The College of St. Louis

HAWAIIAN COMMERCIAL
Business Academy,
HONOLULU, OAHU, H. I.

THIS INSTITUTION, BEING REMOTE FROM CITY
disturbances, is an acknowledged safeguard for morals.
For security of climate is unrivaled. The buildings are
large and commodious; while the grounds afford the pupils
opportunities of healthful and manly exercises.

Unremitting attention will be given to the intellectual and
moral culture of the pupils. Non-Catholic pupils will be free
to attend the religious exercises or not, according as their
parents or guardians may desire.

No reduction will be made from regular charges, except for
absence, caused by protracted illness.
No leave of absence during the scholastic year, except at the
College's request, or by special permission.

Each pupil must, on entering, obtain one suit of uniform;
which, with all other necessary clothing and incidentals, pure
and modest, History, Geography, Chemistry, and Natural
Philosophy, &c., &c.

THE COURSE OF STUDY
IS CLASSICAL, SCIENTIFIC, AND COMMERCIAL.
Latin, Greek, French, German, Spanish and Italian
are taught. Particular attention will be paid to the English
language in all its branches. Literature, Mathematics, pure
and mixed, History, Geography, Chemistry, and Natural
Philosophy, &c., &c.

TERMS:
Board, Lodging, Tuition, and Washing for Scholastic
Year.....\$200.00
Entrance Fee.....10.00
Vacation at College.....40.00
Music—Vocal and Instrumental—Drawing, and Modern
Languages.....Extras.

DA PUPILS:
Senior Class.....\$50.00
Junior Class.....\$40.00
The Scholastic Year consists of two sessions, each comprising
a period of five months. The First Session commences on the
20th of August. The Second on the 30th of January.
For all and further particulars apply to
REV. W. J. LARKIN, President,
No. 73 Bernadina Street.

Evening School Department of
ST. LOUIS COLLEGE.

The President has decided to include this branch in the
Curriculum of the College.

It is object is to afford all classes of the community the
means of acquiring a Theoretical and Practical knowledge of
all Commercial and Business transactions in daily use, and
also to give an insight into the workings and applications of
the different trades, which is so essential to these Islands.

THE THEORETICAL BRANCH
Will be under the supervision of the President and Professors
of the College. THE PRACTICAL, and most important
branch will be specially attended to by representatives from
the various master-artisans among us, who have kindly and
generously promised their services to this useful and valuable
enterprise.

They will alternately devote an hour each evening to the
task of imparting this practical knowledge to the students.
All the implements necessary to each trade, and to agricul-
ture, will be furnished by the College.
Each Master-Artisan, when connected with the College, will
be entitled to name one Free-Life-Scholarship to the
privileges of this Evening School Department.

TERMS:
Each Student per Week.....50 Cents.
The Evening School will open at 7 o'clock P. M. Jan 18

WING WO TAI & CO.,
Have Constantly on Hand
FOR SALE

A FULL LINE OF
JAPAN AND CHINA TEAS,
Both High and Low Priced, according to Quality.

Also a full stock of Plantation Supplies, all kinds.
Always on hand a LARGE STOCK OF RICE,
they being Agents for three plantations.

A few of these FANCY SILK PARLOR SCREENS let
Jan 18 ly WING WO TAI & CO.

PROPERTY FOR SALE
in North Kohala!

THE UNDERSIGNED BEING OBLIGED
to leave the islands offers for sale, in lots to suit buyers,
THE WHOLE OF HIS PROPERTY IN NORTH
KOHALA.

Consisting of Cane and Pasture Lands,
Houses, Buildings and Wharf, Horses, Cattle,
Cane and Horse Wagons,
Building and Wheelwright Materials,
GENERAL MERCHANDISE, FURNITURE, &c., &c.

If not sold by the 1st day of June, the above will be
offered at Public Auction.
For terms, &c., apply to
S. STAINES, Kohala.

HORSES AND BUGGIES TO LET!
ON REASONABLE TERMS.

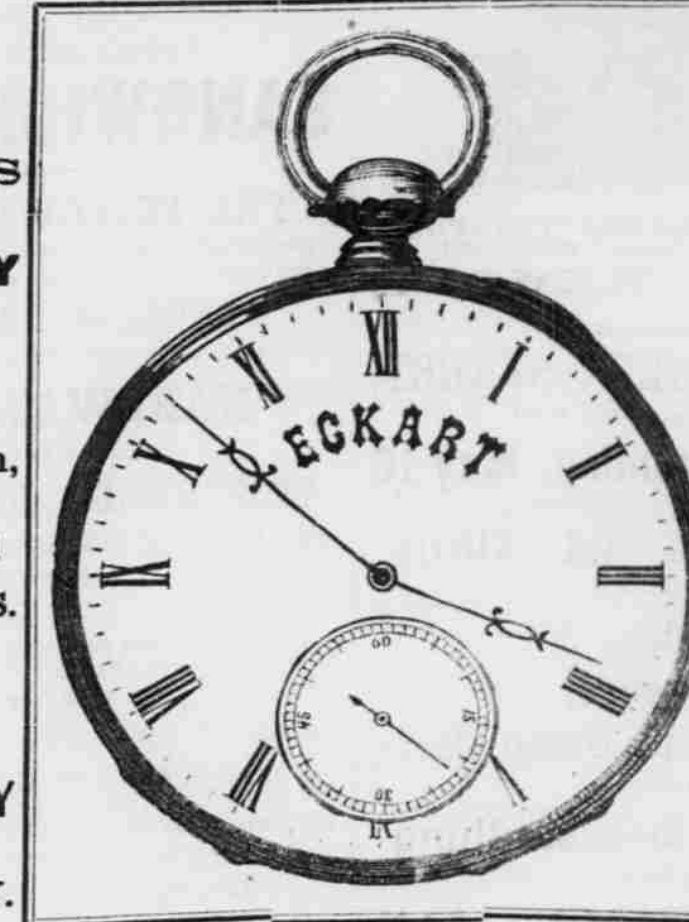
Also, for Sale, Imported Horses, Buggies,
Harnesses and Whips,
AT WILLIAM LEVY'S PONY STABLES,
ON KING STREET.
FANCY, FAST AND GENTLE HORSES!
Jan 22 81 tf

Horses, Buggies, Harnesses, and
Whips,
JUST ARRIVED PER BARKT. EUREKA
—AND—
FOR SALE CHEAP.

Orders taken for IMPORTED HORSES and BUGGIES of
every description.
WM. LEVY,
Pony Stables, King-street.

MAX ECKART, WATCHMAKER, JEWELER, ENGRAVER —AND— DIAMOND SETTER, NO. 6 KAAHUMANU STREET.

ALL
KINDS
—AND—
STYLES
—OF—
JEWELRY
MADE TO ORDER.
Unique
—IN—
Design,
AND OF THE
Most Approved
PATTERNS.
KUKUI
JEWELRY
—A—
SPECIALTY.



WATCHES
OF THE
FINEST
MECHANISM
REPAIRED BY
Competent
Workmen,
AT LOW RATES
—AND—
Warranted,
—AND—
Engraving
—AND—
Stone
Setting
Promptly Attended to.

By I hold myself personally responsible for ALL GOODS entrusted to my care, and assure all my patrons of perfect
fidelity of their goods.

\$6,000 \$6,000

EXCLUSIVE OPENING

—OF THE—
MAMMOTH STOCK

—OF NEW

DRY GOODS, FANCY GOODS, CLOTHING, GENTS' FURNISHING GOODS,

ALL DIRECT FROM NEW YORK, PHILADELPHIA AND EUROPE.

Popular Prices and Square Dealing!

I invite the public to examine my Magnificent Stock of European and American Dry Goods,
which is without question the

Largest and Best Selected Stock in the City of Honolulu

My Prices for perfectly FRESH, NEW FABRICS are positively lower than are charged by other
Houses for OLD, SHOPWORN, SOILED GOODS, under the guise of SELLING OFF!

Don't be Deceived, Come and Examine for Yourself!

EXAMINE MY BEAUTIFUL ASSORTMENT OF
Dry Goods, Underwear, Hosiery, Fancy Goods

TRIMMINGS, CLOTHING & GENTS' FURNISHING GOODS.

A New Line of GENTS' CLOTHING at GREAT BARGAINS.

I invite a careful inspection of my Goods and Prices. NO TROUBLE TO SHOW GOODS.
Orders from the country carefully executed.

CHAS. J. FISHEL,
California One Price Bazar,
CORNER OF FORT AND HOTEL STREETS.

dec 30 1882

ALFRED M. MELLIS

CORDIALLY INVITES THE PUBLIC TO
VISIT HIS NEW STORE,

Where they will find a Large and Suitable Variety of
Dry and Fancy Goods!

JUST RECEIVED PER "MEE POO" AND "AUSTRALIA,"

DRESS GOODS DEPARTMENT.
Black Silks,
Black Cashmeres,
Black Silk Gremadine,
Black Silk Bunting,
All Shades of Satins, Silks,
Fringes, Buttons and Trimmings.
To match all the above.
Also an endless variety of Alpaca, Merino,
Worsted, Woolen, and Knit
Lawn Dress Patterns.

HOUSE FURNISHING GOODS.
Red, White and Unbleached Damask Table Linens,
Table Covers and Napkins to match.
Rep and Printed Wool Table Covers,
French Muslins and Towels,
White and Colored Bedspreads,
French Macramé Quilts,
Lace and Embroidered Pillow Shams,
Russian, White Crash and Linen Towels,
Starbanded Oil Cloths,
Mosquito Netting,
&c., &c., &c.

FURNISHING GOODS.
Ladies' White Shirts,
Embroidered Chemises,
Plain ditto,
Embroidered Skirts,
Fine Merino Yarns,
Fine British & Home,
Fine Colored ditto ditto,
Balmoral ditto,
Heavy Shetland Shawls,
Worsted ditto,
Silk Mohair ditto,
Princess Jackets,
Bathrobing Hosiery,
Fancy ditto ditto.
Black and Colored Lace Silk Mitts,
Gloves, Ties, Collarettes and Shawls,
Adjustable Front and Side Bust Corsets,
Black, White and Colored Silk Scarfs and Ties.

CHILDREN AND BABIES