

**Of Interest To Women**

On no one point of etiquette is there more debate and uncertainty than in the use of calling-cards. The reason for this may be found in the fact that, after all, their service is not one point of etiquette, but several. Many are the details connected with leaving and sending cards, and almost numberless are the occasions on which they are sent. In seasons for congratulation, for condolence, for inquiry, in the place of calls, as acknowledgment of courtesies, as invitation, as announcement,—in practically every exigency of life the card is called into service. The etiquette of cards should be known by everyone who makes any claim to social life.

**STYLE OF CARD**

The card itself is the first item to be considered. It should always be plain white cardboard. Its simplicity marks its good taste. The lettering should be marked by the same severity. The inscription must be engraved, as a matter of course. Printing is absolutely out of place; better than that is a plain card inscribed simply with your name in your own handwriting. The lettering may be block, script, or Old English in plain black.

A married woman should have her cards inscribed with her married name: Mrs. John P. Jones, or Mrs. John Parker Jones, not Mrs. J. Parker Jones, and never Mrs. Mary Allen Jones. Even when she is a widow, it is permissible and preferable that she should preserve her husband's name on her calling-cards.

The cards of an unmarried woman should be written, Miss Jones, if she is the eldest daughter. The younger daughter writes her name Miss Mary Elizabeth Jones. Never is a nickname, or a contraction to be used.

When a young girl is in her first season, and is supposed to be making all her calls with her mother her name is often engraved under that of her mother on a larger card than she would use by herself. Occasionally we see the husband's and wife's name engraved on the same card.

Usually the married man's card is the same size as that of the bachelor, and in both cases the style of inscription is the same: Mr. Arthur Bowles Wilson, or Mr. Arthur B. Wilson, or, if he prefers, Mr. A. B. Wilson. The title is never omitted with the man any more than with the woman.

**SHORT CALLS BEST**

Cards naturally suggest calls, and these vary in character from the formal call of fashion to the easy call of friendship. For the first or formal call the usual time permitted is not more than fifteen minutes, and often even this is cut short; not only at first calls, but also at after-

nouns at home. Friendly calls, between persons who know and enjoy one another, need have no limit beyond the convenience of the caller and the hostess.

In these days, when we have brought specialization even into our social functions, the old-fashioned way of dropping in for a chance call has rather fallen into disuse. People are too busy to stay at home every afternoon to receive their friends, or to make calls on the chance of finding that those they seek are not at home. From this state of affairs has come the custom of remaining in one afternoon a week, or two a month, and thus feeling free to say "Not at home," or "Not receiving" on other days. No caller has a right to feel aggrieved if she is met by this message when she calls on a day that is not the regular "At Home" day of her friend. When she calls on the "At Home" day, it is well to recollect that an overlong call is likely to prove embarrassing.

Certain stated calls must be made by anyone who moves in society at all. The call at least once a year upon those on your calling list; the call after having been entertained at dinner, or luncheon, or at an evening entertainment; the call of congratulation after a marriage, or a birth; the call of condolence upon those in sorrow; the call of inquiry at the house of illness; the call upon a stranger who has been introduced to you by a friend; the return call, when a first call has been made upon you; the call of a new arrival upon an old resident, who was away when the newcomer settled in the town, but who returned later—none of these can be evaded. A first call should be returned within a week, or at longest a fortnight; a dinner call, or, in fact, any others of those named, should be paid promptly.

If two women called together, it is the elder of the two who makes the signal for departure by rising or giving a significant glance to her companion.

**FORMAL CALLS**

The first and most common use of cards is made in calling. It is hardly worth while to say that a woman does not carry her card in and present it to the hostess, or hand it to the hostess, should the latter happen to open the front door for her. In that case the caller should lay her card on the table inside of the door; or, if there is none there, she may leave it on a table in the drawing-room.

When a servant opens the door, she usually has in readiness a tray on which the caller may lay her card. If, however, the function is one at which the servant announces the visitor's name, the cards may be dropped into the salver, or dish, which will be on the hall table to receive them. If the caller is a married woman calling upon another married woman, she leaves one of her own cards and two of her husband's—one for the hostess, and

the other for the master of the house. If there are daughters receiving, a card is left for each one from both husband and wife; if there are other men in the family, the husband's cards are left, one for each man. A woman caller never leaves a card for a man, as a matter of course. All this calls for a great expenditure of cardboard, but it is the decree of Fashion.

The unmarried woman calling upon a friend leaves but one card, unless there are other women in the household, in which case she leaves one apiece. A married woman calling upon a single woman leaves her own card and that of her husband or son. It is permitted to leave cards for a son or brother if circumstances render it absolutely out of the question for these men to discharge their own social obligations, but as a rule it is taken for granted that unmarried men should pay their own calls, no matter what measure of indulgence in this respect is extended to married men.

**FROM NEW YORK FILES**

**THE RACE HORSE.**

Mr. August Belmont and The Jockey Club have been discussing how to make racing the sport it used to be. They advocate stricter regulation of betting and other changes. That a lot of people rule racing out entirely because of the gambling in it doesn't seem to instill in some of us the liking for a good horse race. We even admit that we like it infinitely better when we have a little money on it. We do not take kindly to the notion that to race a horse is wicked. How about it? Moderation is the answer, so it seems to me. Our old friend moderation! Moderation for everybody except the horse! He can go as far as he likes.

**THE LETTERS OF CHESTERFIELD.**

Happening to pick up a volume of the Chesterfield letters lately, I came upon this typical observation: "Air, address, manner and graces are of such infinite advantage to whoever has them that I tremble for fear I shall not find you possessed of them."

"Drivel!" said I, throwing the book aside, and then thought better of it and said: "Drivel nothing!" Instead of drivel it's the truth! "The Letters of Chesterfield" are irritating only because they are so frankly snobbish. And even admitting and detesting their snobbery, it would do a lot of people good to read them. Somewhat to my surprise, I learn that a lot of people are! This book of etiquette is a very steady seller. One of the best outside of fiction even at this late day. Everybody getting all mannered up!

**MEN**

Mr. Bok's publication would have us believe that men like "the white muslin and blue ribbon style"

of feminine dressing. Which is all very well for very young ladies, but which looks like the devil—if I may say so—on grown women. Doubtless "the white muslin and blue ribbon style" is supposed to mean simplicity. And possibly men, as a sex, may be said to prefer the simple to the elaborate. But do men often know just why they like a woman's dress, or do not like it? I doubt it! Men are the salt of the earth. I would even go so far as to say that without them the world could not continue! But there are some things they do not know. They know precious little about the way a woman dresses.

**A STRADIVARI VIOLIN.**

I've heard of people who prized their violins, but I never saw any one in the actual act of prizing until one evening lately. A young violinist came a-calling on some friends of mine and brought his Stradivari with him. He never leaves it alone. It was done up in several little nightgowns, white bags with ribbons at the top. "And did it really cost \$9,000?" "It did," said he. "All the perfect Stradivari violins are registered. Mine is one of them. Do you wonder that I always take it with me?" I never saw a woman more tender with a baby than was this violinist with his violin.

No. 5994.

**REPORT OF THE CONDITION OF THE First National Bank of Wailuku, at Wailuku, in the Ter. of Hawaii, at the close of business, November 26, 1912.**

RESOURCES	DOLLARS
Loans and Discounts.....	200,700 90
Overdrafts, secured and unsecured.....	10,992 81
U. S. Bonds to secure circulation.....	25,000 00
Bonds, securities, etc.....	84,218 86
Banking house, furniture, and fixtures.....	5,000 00
Other Real Estate owned.....	1,046 77
Due from National Banks [not reserve agents].....	599 53
Due from State and Private Banks, and Bankers, Trust Companies, and Savings Banks.....	5,665 03
Due from approved Reserve Agents.....	9,587 00
Checks and other cash items.....	976 74
Fractional paper currency, nickels, and cents.....	27 37
Specie.....	60,229 95
Redemption fund with U. S. Treasurer (5% of circulation)	1,250 00
<b>Total.....</b>	<b>405,294 96</b>

LIABILITIES	DOLLARS
Capital stock paid in.....	35,000 00
Surplus fund.....	35,000 00
Undivided profits, less expenses and taxes paid.....	8,949 09
National Bank Notes outstanding.....	24,997 50
Due to other National Banks.....	1,683 39
Individual deposits subject to check.....	268,354 87
Demand certificates of deposit.....	6,754 61
Time certificates of deposit.....	22,605 50
Certified checks.....	1,950 00
<b>Total.....</b>	<b>405,294 96</b>

Ter. of Hawaii, County of Maui, ss:  
I, C. H. COOKE, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

C. H. COOKE,  
President.  
CORRECT—Attest:  
D. H. CASE  
R. A. WADSWORTH } Directors.  
J. GARGIA  
Subscribed and sworn to before me this 7th day of December, 1912.  
J. D. MARQUES,  
Notary Public.

**REPORT OF THE CONDITION OF THE Baldwin National Bank of Kahului, at Kahului in the Ter. of Hawaii, at the close of business, November 26, 1912.**

RESOURCES	DOLLARS
Loans and Discounts.....	259,844 72
Overdrafts, secured and unsecured.....	13,896 36
U. S. Bonds to secure circulation.....	25,000 00
Premiums on U. S. Bonds.....	593 55
Bonds, securities, etc.....	45,845 36
Banking house, furniture, and fixtures.....	3,453 26
Due from National Banks (not reserve agents).....	1,972 58
Due from approved Reserve Agents.....	2,641 02
Checks and other cash items.....	2,140 00
Notes of other National Banks.....	140 00
Fractional paper currency, nickels, and cents.....	122 84
Specie.....	51,923 50
Redemption fund with U. S. Treasurer (5% of circulation)	1,250 00
<b>Total.....</b>	<b>408,823 19</b>

LIABILITIES	DOLLARS
Capital stock paid in.....	50,000 00
Surplus fund.....	14,926 42
Undivided profits, less expenses and taxes paid.....	5,340 08
National Bank notes outstanding.....	25,000 00
Due from State Bank and.....	4,909 35
Individual deposits subject to check.....	294,723 12
Demand certificates of deposit.....	1,000 00
Time certificates of deposit.....	12,814 82
Certified checks.....	7 25
Cashier's checks outstanding.....	102 15
<b>Total.....</b>	<b>408,823 19</b>

Ter. of Hawaii, County of Maui, ss:  
I, D. C. LINDSAY, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.  
D. C. LINDSAY,  
Cashier.

CORRECT—Attest:  
H. A. BALDWIN  
F. F. BALDWIN } Directors.  
J. N. S. WILLIAMS  
Subscribed and sworn to before me this 5th day of December, 1912.  
E. R. BEVINS,  
Notary Public.

**IN THE CIRCUIT COURT OF THE SECOND JUDICIAL CIRCUIT, TERRITORY OF HAWAII.**

At Chambers—In Probate.  
In the Matter of the Estate of PETER JOSEPH, late of Kula, Maui, Deceased.  
Order of Notice of Hearing Petition for Administration.  
On Reading and Filing the Petition of Francisca Emilia Joseph, widow of deceased, of Kula, Maui, alleging that Peter Joseph, of Kula, Maui, died testate at Kula, Maui, on the 4th day of February, A. D. 1912, leaving property in the Territory of Hawaii necessary to be administered upon, and praying that Letters of Administration issue to said Petitioner:  
It is ordered, that Monday, the 20th day of January A. D. 1913, at 10 o'clock A. M. be and hereby is appointed for hearing said Petition

in the Court Room of this Court at Wailuku, Maui, at which time and place all persons concerned may appear and show cause, if any they have, why said Petition should not be granted, and that notice of this order shall be published once a week for three successive weeks in the "MAUI NEWS," a weekly newspaper printed and published in Wailuku, Maui, the last publication to be not less than ten days previous to the time therein appointed for hearing.  
Dated November 12, 1912.  
[Sd.] S. B. KINGSBURY  
Judge of the Circuit Court of Second Circuit.  
Attest: (Sd.) EDMUND H. HART  
Clerk Circuit Court of the Second Circuit.  
Nov. 16, 23, 30, Dec. 7.

**IN THE CIRCUIT COURT OF THE SECOND JUDICIAL CIRCUIT TERRITORY OF HAWAII.**  
In the Matter of the Estate of ANTOINE SYLVA, late of Wailuku, Maui, deceased.  
NOTICE TO CREDITORS.  
Notice is hereby given to all persons having claims against the Estate of Antoine Sylva, late of Wailuku, District of Wailuku, Island of Maui, Territory of Hawaii, to present the same to the undersigned, Charles Wilcox, administrator of said Estate, at his office, Wailuku, County of Maui, Territory of Hawaii, within six months from the date of publication of this notice, or payment thereof will be forever barred.  
Dated at Wailuku, Maui, this 30th day of November, 1912.  
CHAS. WILCOX,  
Administrator, Estate of Antoine Sylva.  
Nov. 30, Dec. 7, 14, 21.

**IN THE CIRCUIT COURT OF THE SECOND JUDICIAL CIRCUIT, TERRITORY OF HAWAII.**

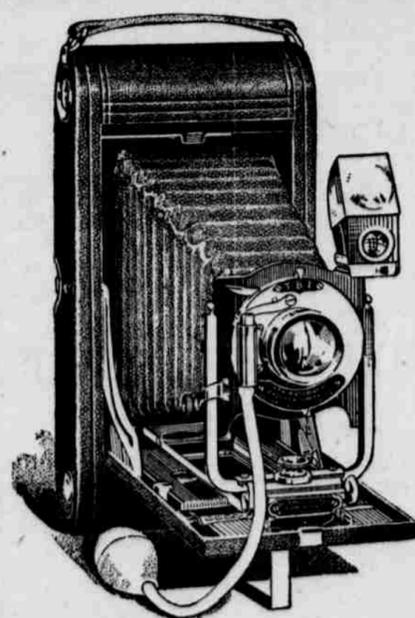
At Chambers—In Probate.  
In the Matter of the Estate of ANTOINE F. TAVARES, late of Makawao, Maui, Deceased.  
Order of Notice of Hearing Petition for Administration.  
On Reading and Filing the Petition of Manuel C. Pimental, deceased, notice is hereby given to all persons having claims against the said estate to present the same with proper vouchers, if any exist, fully authenticated, whether secured by mortgage or otherwise, to the said Administrator at his office, in Makawao, Maui, within six months from the date of this notice or they will be forever barred.  
Dated, Makawao, Maui, Nov. 27, 1912.  
ANTONE F. TAVARES,  
Administrator of the Estate of Jose Fernandez, Deceased.  
Nov. 30, Dec. 7, 14, 21, 28.

**NOTICE TO CREDITORS.**

The undersigned having been duly appointed administrator of the estate of Jose Fernandez, deceased, hereby gives notice to all creditors of said estate to present their claims, duly authenticated and with the proper vouchers, if any exist, even if the claim is secured by mortgage upon real estate, at the office of Antone F. Tavares in Makawao, Maui, within six months from this date, or they will be forever barred.  
ANTONE F. TAVARES,  
Administrator of the Estate of Jose Fernandez, Deceased.  
Nov. 30, Dec. 7, 14, 21, 28.

**ADMINISTRATOR'S NOTICE TO CREDITORS.**

The undersigned, having been duly appointed Administrator of the Estate of Manuel C. Pimental, deceased, notice is hereby given to all persons having claims against the said estate to present the same with proper vouchers, if any exist, fully authenticated, whether secured by mortgage or otherwise, to the said Administrator at his office, in Makawao, Maui, within six months from the date of this notice or they will be forever barred.  
Dated, Makawao, Maui, Nov. 27, 1912.  
ANTONE F. TAVARES,  
Administrator of the Estate of Manuel C. Pimental Deceased.  
Nov. 30, Dec. 7, 14, 21, 28.



**A KODAK CHRISTMAS**

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