

**FORTY-EIGHTH ANNUAL REPORT**  
— OF THE —  
**New-York Life Insurance Co.**

JOHN A. McCALL, President.

**SUMMARY OF REPORT:**

BUSINESS OF 1892.	
Premium Income.....	\$25,040,113.93
Interest, Rents, etc.....	5,896,476.90
<b>Total Income,</b>	<b>\$30,936,590.83</b>
Death Claims.....	\$7,896,589.29
Endowments and Annuities.....	2,484,432.29
Dividends, Purchased Insurances, etc.....	3,613,990.75
<b>Total to Policy-holders,</b>	<b>\$13,996,012.33</b>
Number of New Policies Issued.....	66,259
Amount of New Insurance Written.....	\$173,605,070.00
CONDITION JAN. 1, 1893.	
<b>Assets,</b>	<b>\$137,499,198.99</b>
Liabilities, 4 Percent Standard.....	\$120,694,250.89
Surplus.....	16,804,948.10
Number of Policies in Force.....	224,008
Amount of Insurance in Force.....	\$689,248,629.00
PROGRESS IN 1892.	
Increase in Benefits to Policy-holders.....	\$ 1,323,521.45
Increase in Assets.....	11,551,908.18
Increase in Surplus.....	1,663,924.79
Increase in Insurance Written.....	20,940,088.00
Increase in Insurance in Force.....	60,165,451.00

**C. O. BERGER**  
General Agent for the Hawaiian Islands.

**THEO. H. DAVIES & CO.**

HAVE JUST OPENED OUT A CHOICE DISPLAY OF

**Cut Glass**  
Salads Tumblers Decanters  
Pitchers Ice Buckets Etc. Etc.

**Royal Worcester**  
Vases Chocolate Jugs  
Rose Jars Etc. Etc. Etc.

**General Crockery and Glassware!**

French Center Rugs,  
French Sofa Rugs,  
French Door Rugs,  
French Stair Carpets in Latest Designs, French Iron Beds, Double and Single; Baby Cots  
— CHINESE MATTING —  
Sets of Telescopic Card and Fancy Tea Tables!  
Basket Trunks, Steamer Trunks, Wooden Trunks.  
— TO CLEAR OUT CONSIGNMENT —  
**American & English Bicycles** ARE OFFERED AT REDUCED FIGURES.

**CHAS. HUSTACE,**

IMPORTER AND DEALER IN

**GROCERIES, PROVISIONS, FLOUR AND FEED.**

Fresh California Roll Butter and Island Butter

ALWAYS ON HAND

New Goods Received by Every Steamer from San Francisco.

All Orders faithfully attended to. Satisfaction guaranteed. Island Orders solicited and packed with care.

LINCOLN BLOCK, King Street - Bet. Fort and Alakea Streets.

TELEPHONE 119.— P. O. BOX 372.

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**LEWIS & CO.,**

111 FORT STREET.

Importers, Wholesale & Retail Grocers

**Provision Dealers & Naval Supplies**

— Fresh Goods by Every Cala. Steamer —

ICE HOUSE GOODS A SPECIALTY.

Island Orders Solicited. Satisfaction Guaranteed.

TELEPHONE 92.— P. O. BOX 145.  
**H. E. McINTYRE & BRO.,**

IMPORTERS AND DEALERS IN

**Groceries, Provisions and Feed.**

New Goods Received by Every Packet from the Eastern States and Europe.

FRESH CALIFORNIA PRODUCE BY EVERY STEAMER.

All Orders faithfully attended to and Goods delivered to any part of the City free.

Island Orders solicited. Satisfaction guaranteed.

East Corner Fort & King Streets.

**H. HACKFELD & CO.**



HAVE RECEIVED

By the Barks "H. Hackfeld," "Amy Turner," "Albert" and other arrivals a New Supply of

Dry and Fancy

**GOODS**

Tailors' Goods, Saddles,

**BOOTS and SHOES!**

**HARDWARE, CROCKERY, LIQUORS.**

Havana, German & Manila Cigars

— AND A FULL LINE OF —

**Groceries!**

**Plantation Supplies!**

LIME, CEMENT, ETC., ETC., ETC.

AT VERY LOW RATES.

**Sole Agents**

— FOR THE —

Anheuser-Busch Budweiser Beer, Schlitz Milwaukee Beer, Golden Gate Flour, Harzer Sauerbrunnen, Sperry's Roller Flour, Merchant's Flour.

Bechstein Pianos, Seiler Pianos, ETC., ETC., ETC.

Are you looking for a Safe and Profitable Investment at a Small Annual Cost?

Then examine the New and Novel Forms of Life Insurance

**BRUCE & A. J. CARTWRIGHT**

Managers for Hawaiian Islands

**Equitable Life Assurance Society**

OF THE UNITED STATES.

Bruce & A. J. Cartwright.

**To Let or Lease**

At Prices to Suit the Times.

NO. 1.

THAT COMMODIOUS and Well-appointed 2-Story Brick Building with Pleasant Grounds, formerly the residence of the late H. J. Hart, situate on Nuuanu Avenue below School Street. Terms easy. 623-1f

NOTE—Before seeking or closing bargains elsewhere, it will pay you to scan our column, and to at once consult the undersigned at their office.

We keep Property in First-class Condition. Our terms are moderate and as Landlords we will always be found reasonable in our dealings.

Apply in each case to

**BRUCE or A. J. CARTWRIGHT,**

"Cartwright Building," Merchant street. 549-1f

**FOR SALE!**

1 Family Carriage Horse, gentle

1 Phaeton in Good Order,

1 Covered Brake,

1 Imported Jersey Cow.

R. L. LILLIE, at T. H. Davies & Co.'s.

**"The Gorman"**

New European!

100 Elegantly Furnished Rooms

ONLY TWO BLOCKS FROM

Main Entrance to the Fair!

316-318 6th Terrace, Chicago.

Rates: \$1 per Day & Upward. 1st Class Cafe.

J. F. GORMAN, Proprietor.

705-3m

(Continued from 1st Page.)

complete certainty. The Commissioners assert that "the specific hereditary predisposition to leprosy is but slight, and practically does not exist"; and, again, that, "allowing the fullest influence to heredity, there appears to be no risk of an increase to the leper population of India, so far as the disease is dependent upon heredity for its multiplication, and that marriages with or intermarriages between lepers cannot be regarded in the light of a danger to the community." We ourselves wrote in 1890, from such evidence as was then at our command, to the effect that the belief in the hereditary character of leprosy, apart from certain external conditions, did not appear to be supported by facts, and that susceptibility to the disease seemed to depend chiefly upon the condition of the recipient, the poison alone, be it germ, bacillus, or what not, being powerless to multiply within the tissues of a healthy subject. In 1889 we called attention to the history of a party of leprosy emigrants who had been sent, many years previously, from Norway to the United States, and who had then recently been visited by a Norwegian physician. He found thirteen of the original emigrants, and many descendants, both of theirs and of other members of the party who had died; but among these descendants there was not a single instance of the malady. The conclusion of the Commissioners, that the tendency of leprosy is to die out under the influence of circumstances favorable to health, is in precise accord with the experience of European countries, in most of which it once was prevalent, as well as with the teaching of the almost crucial experiment related above.

The Committee of the National Leprosy Fund have expressed a high general approval of the care and accuracy with which the work of the Commissioners has been carried out, as well as a general assent to the conclusions of the Report, although some members of the Committee are doubtful about particular questions. Sir Joseph Fayrer, for example, "does not think it proven that leprosy is not diffused by hereditary transmission; but he does not say to what extent he differs from the Commissioners in this respect. On the general question of what should be done for the abatement of the disease there seems to be no appreciable difference of opinion. The Commissioners believe there to be 110,000 lepers in India and Burma, a number enormous in itself, but almost insignificant in a population approaching three hundred millions; and they propose that the sufferers should be assisted to form leper colonies on farms, or to enter asylums, and that they should be placed under such municipal regulations as may prevent them from engaging in certain specified occupations. Generally speaking, they need not be regarded as more dangerous to their neighbors than are the subjects of tuberculosis and other common diseases, which excite no special fear or horror by their prevalence, and perhaps the most important result of the work of the Commission is the proof which they have furnished that the popular terrors about leprosy are simply groundless superstitions. As far as India is concerned, the Commissioners do not hesitate to predict that the malady will gradually disappear before a higher standard of maintenance, and a general improvement in the sanitary condition of the people.

**ADVERTISING NOTES.**

Rooms to let with board at Ilaniwai, Waikiki.

Root Beer on draught at Benson, Smith & Co.'s.

After shaving use Cucumber Skin Tonic. Benson, Smith & Co., Agents.

Sunburn relieved at once by Cucumber Tonic. Benson, Smith & Co., Agents.

Dr. McLennan, 131 Fort street, above Hotel. Chronic and Surgical cases. Mutual Telephone 682.

Dr. Geo. H. Huddy, D. D. S., has removed his office from King street to Boretania street, near Emma.

W. H. Benson, piano and organ tuner, has returned from Kauai and may be found at the Arlington Hotel as usual.

**A High-Minded Statesman.**

A story is going the rounds anent an ex-M. H. R., which is worth quoting. Some years ago, so runs the yarn, this Maoriland was able from his place in the House to do a local body a signal service. The local body sent him a cheque for £50 'as a slight mark,' etc. The cheque was promptly returned with a dignified rebuke from its recipient, 'he could not as a statesman, accept any pecuniary recognition of services rendered from love of country, not love of lucre.' The local body knew their man. They sent him cheque for double the amount. He replied once more that 'as a member of Parliament he was above accepting presents for services rendered.' A cheque was enclosed for £100. But not the local body's cheque. The wily M. H. R. had cashed that. The cheque sent back was drawn by himself, and when presented was duly dishonored. The local body only laughed. They regarded their member as a smart man, and they were not far out.—New Zealand Observer.

Are you insured? If not, now is the time to provide yourself and family with a bottle of Chamberlain's Colic, Cholera and Diarrhoea Remedy as an insurance against any serious results from an attack of bowel complaint during the summer months. It is almost certain to be needed and should be procured at once. No other remedy can take its place or do its work. 25 and 50 cent bottles for sale by all dealers. Benson, Smith & Co., agents for the Hawaiian Islands.

505-3m

**To Let or Lease.**

**TO LET**

HOUSE TO LET ON Fort street, next to the School House. Address "P. O. Box 311." 702-1f

**TO LET**

TWO ROOMS WITH Kitchen in rear of Chr. Gerz's Shoe Store at 103 Fort Street. Apply to 743-3f CHR. GERZ.

**TO LET**

NEW HOUSE OF FIVE rooms, on Magazine street, with bathroom, patent W. C., etc. Commands one of the finest views in Honolulu. Apply to (477-4f) J. M. VIVAS.

**COTTAGE TO LET.**

A COTTAGE TO LET ON Panchow street, near Queen's Hospital; Six rooms. Rent \$18. Apply to L. ADLER, 13 Nuuanu st., Boot & Shoe store. 723-3w

**TO LET**

ONE BLOCK FROM Boretania street cars, a Cool and Convenient Cottage of Six Rooms, Large Lot, Stable and Chicken House. Apply to E. R. HENDRY, at Hawaiian Hardware Co.'s store. 667-1f

**STORE AND HALLS FOR LEASE.**

THE MAUKA STORE IN Fort Block, Nuuanu street near Merchant, can be leased for a term of years. Also, Two Desirable Halls on the Upper Floor suitable for lodge purposes. Apply to 744-2w W. FOSTER.

**TO LET**

A COTTAGE ON KING Street, containing Parlor, Dining-room, 2 Bed-rooms, Bath-room, etc.; also Carriage House and Stables. Desirable locality. Trams pass every half hour. Rent moderate. Apply to 745-1f J. F. BOWLER.

**TO LET OR LEASE**

THE COTTAGE AT NO. 288 King street, lately occupied by Mr. M. S. Levy, containing 3 Bedrooms, Parlor, Dining-room, Kitchen and Bathroom; Stable in yard; Artesian Water laid on. For particulars and terms apply to 756-1f ABR. FERNANDEZ.

**TO LET**

A HANDSOME NEW House containing Parlor, Smoking Room, Two Large Bedrooms, Dining-room and Kitchen, Verandas and Lanai, Woodwork, Bathroom and Patent W. C. Beautiful Large Grounds, containing Ornamental, Shade and Fruit Trees, Flowers and Large Grape Arbor. Outbuilding contains Washroom, Servant's Room, Loozeng, Chicken House and Well, and Large Carriage House with all improvements. In fact the place must be seen to be appreciated. To a permanent quiet family a bargain will be made seldom offered. Will rent with or without Carriage House. Furniture Furnished or Unfurnished. One mile from Post Office; one block from Boretania street cars. Also, a New 5-room Cottage with all modern improvements at low rent. Healthiest part of the town; no bad smells, or stagnant water. Apply at this office. 744-1f

**PALO ALTO STABLES,**

320 O'Farrell St.,

Two Blocks from Baldwin Hotel, S. F., Cal.

**TINSMITHS**

— DEALERS IN —

**Crockery, Glassware, Etc.**

WATER PIPES LAID AND REPAIRED

AT LOWEST RATES.

Plumbing Neatly Executed by Experienced Workmen. 747-1m

**M. L. MINER, D. V. S.,**

VETERINARY SURGEON, PHYSICIAN AND DENTIST.

Office: Hotel Stables. Office Hours: 8 to 10 A. M.; 1:30 to 3:30 P. M.

Residence with Dr. F. L. Miner, Boretania street. All calls will receive prompt attention. 712-1f

**DR. M. GOTO,**

Physician and Surgeon

Bell Telephone 188.

Can be consulted at his residence at Keoneke, on the maka side of King Street, and Ewa side of Liliha Street, house formerly occupied by Mr. G. L. Desha. 746-1f

**"ILANIWAI"**

A FIRST-CLASS FAMILY BATHING

Resort at Waikiki. Trams pass the gate. Special arrangements can be made for Family Picnics and Evening Bathing Parties. 688-1f

**TO LET**

LAWN MOWERS TO LET BY THE day, week or month. Repairing, Cleaning and Sharpening done. Duplicate Pieces furnished when required. Machines called for and returned. Also, Repairing Garden Hose—in fact, can do anything necessary around the house or stable. King side of Mutual Telephone 122. 684-1f N. F. BURGESS.

Daily Bulletin, 50 cents a month, delivered free.

**Golden Rule Bazaar.**

W. F. REYNOLDS, Prop.

A Word about Our Baseball Supply— It is Full and Complete The Prices Can't be Beat.

As before remarked our Optical Department with the assistance of the infallible EYEMETER goes steadily along, but we have a word of warning for those who THINK they will be made to look more stylish by wearing glasses—take Panek's advice and DON'T, unless you wear only the frames.

Gold, Nickel, Steel & Shell Frames in Stock

SOLE AGENT FOR

**Remington Typewriter**

— AND —

**Typewriters' Supplies.**

SOLE AGENT FOR

**DOMESTIC Sewing Machines**

The charm that keeps peace in every household.

**Guitars from \$4 Up!**

Our Stationery Department is replete with all Fashionable Society Papers, Novels by every steamer. Also the Latest and Best Bound Books to suit all ages at Publisher's Rates.

**Music and Books Ordered by Every Steamer.**

Don't forget that we keep the Best Assorted Stock of Lawn Tennis Goods in the Islands.

**Hawaiian FLAGS American**

Legends & Myths of the Hawaiian Islands

By His Late Majesty Kalakaua.

Sent to any address on receipt of \$2.75.

**JUST ARRIVED**

PER BARK "C. D. BRYANT"

**Baby Carriages**

OF ALL STYLES

**Carpets, Rugs and Mats**

IN THE LATEST PATTERNS.

**"HOUSEHOLD" Sewing Machines**

HAND SEWING MACHINES

All with the Latest Improvements.

— ALSO ON HAND —

**WESTERMAYER'S Celebrated Cottage Pianos**

Parlor Organs, Guitars

— AND OTHER —

**MUSICAL INSTRUMENTS.**

— FOR SALE BY —

**ED. HOFFSCHLAGER & CO.,**

King street, oppo. Castle & Cooke. 729-1f

**THOMAS LINDSAY**

MANUFACTURING

**Jeweler & Watchmaker**

McInerney Block, Fort Street.

Keeps on hand a Varied Assortment of Jewelry Suitable for

**Wedding and Birthday Gifts**

Call and Inspect Up-to-date Novelties in

**SOUVENIR SPOONS,**

Hawaiian and other Designs;

Wild Birds' Tusk Brooches, Kukui Charms and Necklaces, Ladies Hair and Hat Pins, Etc. Etc.

**Watches Cleaned and Repaired**

By the Best Workmen in Town.

Island Orders Have Careful Attention.

Don't mistake the Address,

**T. LINDSAY,**

724-1m McInerney Block, Fort Street.

**DR. S. ASANO,**

Physician and Surgeon

NO. 107 NUUANU AVENUE,

(Nearly opp. Eagle House.)

OFFICE HOURS: 9 to 12 A. M., 2 to 6 and 7 to 9 P. M.

**"NEXT!"**