



HAWAII.—THE PALI—AT THE HEAD OF NUUANU VALLEY, SIX MILES FROM HONOLULU.

### Look for Yourself.

Why don't we print more arguments in favor of life assurance?

It ought not to be necessary.

Where are your eyes? Look for yourself. The world is full of living, suffering, sighing arguments.

There goes widow Smith; does plain sewing—when she gets it. Attorney Smith could easily have carried a large policy. But he didn't; hadn't time to talk about it. One day he took time to die. His income died with him, but his debts lived on.

If—yes, if—he had lived, he could have controlled his debts; but he died and his debts controlled his widow; swept away her home. It is often easier to lose a large fortune than a small one.

There are lots of Lawyer Smiths; lots of lost homes, indigent widows.

"Go bury thy sorrow," says the poet. Most of them do, these widows; smile on the street; cry at home.

Ten o'clock a.m. Very true, he ought to be in school. That's widow Smith's boy; his mother needs the nickels earned by his brush and blacking.

Only another argument, that's all.

Yes, that's old Brown; sort of seedy looking; formerly a prosperous business man; failed some years ago; lots of them, nearly 20 per cent. annually fail or fail to succeed. Fact; Bradstreets says so. Might have insured and paid it up when young; was over confident; sure to get rich; hooted at the idea of possible want.

The world is full of old Browns.

"Not starving, is he?" Oh, no; only a mortgage on his son-in-law; no one has any love for a mortgage.

Wife living? Yes; second girl for son John's wife they say.

Two more suffering, sighing arguments.

Black's funeral, isn't it? Yes, that's another argument. Then there's the cemetery; whole acres of argument in favor of life assurance.

Man is a bread-winner only while his pulse beats. Dead men do not fill pulpits, write prescriptions, draw legal papers, build houses, keep books.—C. R. Gearhart.



Yes, young man, we are aware that \$50 may look as big as fifty cart wheels to-day, but it means \$160 or more per year to your widow after you are under the sod.



HAWAII.—AN HAWAIIAN FISHERMAN.