

to day that this amount put out at interest would count for very little in running an ordinary household, and it should be the aim of every man to get as near as possible to the amount that would give his family a good income should their present income cease.

It is highly important that attention should be given to this matter.

It is an old saying, yet how very true, "Delays are dangerous."

How often we walk down the street with our friend in the morning, and enter the death-chamber in the evening. This is not mere sentiment, it is brought home to us repeatedly.

It is a hideously distressing condition for a wife and family to be left without the support to which they were accustomed. The fact that you are strong and healthy may mean something, and again it may mean nothing. Just recently the papers announced the death of the "ex-strong man of the world" at a comparatively young age. "Death sometimes makes a friend of strength."

Our object for writing in this strain is to interest the men of Honolulu to increase their assurance with Canada's popular Company and for those who have not already acquired any assurance protection to join its ranks.

The Sun Life of Canada has been royally treated by the inhabitants of the "Pearl of the Pacific," and we in turn have done our best to deserve it.

The Company is ably represented by its managers, Messrs. McCallum & Macintyre.

## Hawaii.

(From Promotion Committee's Pamphlets).

The Territory of Hawaii lies in the North Pacific Ocean, between 18° 54' and 22° 14' North Latitude, and 154° 48' and 160° 13' West Longitude.

The Islands were discovered by Captain Cook in 1778. In the thirteenth century a Japanese

junk touched at Maui, and about the year 1550 survivors of a wrecked Spanish ship bound from Mexico to the Philippines landed on southern Hawaii.

There are eight inhabited islands, the largest being Hawaii, from which the group takes its name, with an area of 4,015 square miles. The second is Maui, 728 square miles; and then come Oahu 598, Kauai 547, Molokai 261, Lanai 139, Niihau 97, Kahoolawe 69 square miles, or a total area of 6,449 square miles. Outlying islands to the northwest, which are properly considered as in the group, may have a combined area of six square miles.

### FORM OF GOVERNMENT.

Hawaii is the only Territory of the United States without statehood. It is self-governing to a great degree, the executive power being vested in a Governor who is appointed by the President, as is also the Territorial Secretary, but both of these officials must be citizens of the Territory. The other Territorial officials are appointed by the Governor, with the approval of the upper house of the legislature.

A law-making body consisting of a Senate of fifteen members, and a House of thirty members, elected by the people, meets biennially, and has power to formulate any law not in conflict with the Federal Constitution. The Governor has power of veto, but a two-thirds vote of both houses passes any measure over his veto.

Hawaii is represented in Congress by one Delegate, who has floor privileges in the House, but no vote.

The Judiciary consists of a Supreme Court, four Circuit Courts and numerous District Courts. The Justices of the Supreme and Circuit Courts are appointed by the President, with the approval of the Senate. These appointments are customarily made in accordance with recommendations of the Governor or of the local bar association.

### CITIES AND POPULATION.

Honolulu, the capital and principal city, is on the Island of Oahu. It had a population of 52,183 in 1910. All steamer lines center at Honolulu, and most of the large business houses have headquarters in that city.

Hilo, on Hawaii, is the second city and a place of considerable importance with a very bright future as the principal port of the largest island of the group. Wailuku, Maui, is the principal town of that island, Kahului being the port of entry and a thriving place; Lihue, on Kauai, is

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