

If You Insure Now there'll be no Regrets

That is, Financial Regrets. Just C. BREWER & CO., Ltd., and arrange for a strong fire insurance Co. to stand your losses if there's a fire.

INSURANCE

Fire, Life, Automobile, Marine and Tourists' Baggage Insurance

CASTLE & COOKE, Ltd., Agents

WHEN you save you are building something besides a bank account.

Saving regularly increases your capital, your self-respect, your self-control, your happiness, and your business value to the community.

Start Saving NOW!



BANK OF HAWAII

Capital-Surplus... \$1,250,000

Alexander & Baldwin Limited

Sugar Factors Commission Merchants and Insurance Agents

Agents for

- Hawaiian Commercial & Sugar Co.
- Haiuku Sugar Company
- Pala Plantation
- Maui Agricultural Company
- Hawaiian Sugar Company
- Kahuku Plantation Company
- McBryde Sugar Company
- Kahului Railroad Company
- Kauai Railway Company
- Honolulu Ranch
- Haiuku Fruit & Packing Co.
- Kauai Fruit & Land Co.

Fire Insurance

THE

B. F. Dillingham Co. LIMITED

General Agent for Hawaii: Atlas Assurance Company of London, New York Underwriters Agency; Providence Washington Insurance Co. 4th floor Stangenwald Building.

Money To Loan

On very best first-edge security. Home Insurance Co. of Hawaii, Ltd.

Established in 1859

BISHOP & CO. BANKERS

Commercial and Travelers' Letters of Credit issued on the Bank of California and the London Joint Stock Bank, Lt., London

Correspondents for the American Express Company and Thos. Cook & Son

Interest Allowed on Term and Savings Bank Deposits

BANK

HONOLULU LIMITED

Issues K. N. & K. Letters of Credit and Travelers' Checks available throughout the world.

Cable Transfers at Lowest Rates

THE YOKOHAMA SPECIE BANK, LIMITED. Capital Subscribed... 45,000,000 Capital Paid Up... 30,000,000 Reserve Fund... 18,550,000 YU AKAI, Manager.

LET ME RENT OR SELL YOUR PROPERTY Have Calls Every Day. J. R. Wilson, 925 Fort St. Phone 3666

Giffard & Roth

Stangenwald Bldg., 109 Merchant St. STOCK AND BOND BROKERS Members Honolulu Stock and Bond Exchange

J. F. Mergan Co., Ltd.

STOCK BROKERS Information Furnished and Loans Made. MERCHANT STREET—STAR BLDG. Phone 1572.

Honolulu Stock Exchange

Saturday, November 15.

MERCANTILE	Bid	Asked
Alexander & Baldwin		
G. Brewer & Co.		
SUGAR		
Ewa Plantation Co.	14 1/2	
Haiuku Sugar Co.	100	
Hawaiian Agricul. Co.	23 1/2	23 3/4
H. C. & S. Co.	3	
Hongkoo Sugar Co.	20	24 1/2
Honolulu Sugar Co.	70	
Hutchinson Sug. Fit. Co.	14	
Kahuku Plantation Co.	80	95
Kekaha Sugar Co.	2 1/2	
Koloa Sugar Co.	11	11 1/2
McBryde Sugar Co., Ltd.	1	1 1/2
Oahu Sugar Co., Ltd.	17 1/2	
Onomea Sugar Co.	100	
Pasahau Sugar Plant. Co.	18 1/2	
Pepee Sugar Co.	67 1/2	
Pioneer Mill Co.	105	
Waialua Agricul. Co.	105	
Waialua Sugar Co.	123	125
Waimea Sugar Mill Co.	13	
MISCELLANEOUS		
Haiuku Fri. & Pkg. Co., Ltd.		
Hawaiian Electric Co.		
Hawaiian Irr. Co., Ltd.	34 1/2	34 1/2
Hawaiian Pineapple Co.	3	
Hilo Railroad Co., Com.	21 1/2	21 1/2
H. B. & M. Co., Ltd.	105	
Hon. Gas Co., Pfd.	105	
Hon. Gas Co., Com.		
H. R. T. & L. Co.		
L. I. S. N. Co.		
Mutual Telephone Co.	123	125
O. R. & L. Co.		
Fahang Rubber Co.		
Tanjong Olok Rubber Co.		
BONDS		
Samakoa Ditch Co.		
H. C. & S. Co., 5s.		
Hawaiian Irr. Co., 6s.		
Haw. Ter. 4s, ref. 1905.		
Haw. Ter. 4s		
Haw. Ter. 4s Pub. Imp.		
Haw. Ter. 4 1/2s.		
Haw. Ter. 3 1/2s.		
H.R.R. Co. 1901 6s.	92 1/2	
H.R.R. Co. R. & Ex. Con. 6s	81	82 1/2
Honokaa Sugar Co. 6s.	82 1/2	
Hon. Gas Co. Ltd. 5s.	100	
H. R. T. & L. Co. 6s.	100	
Kauai Ry. Co. 6s.	100	
Kohala Ditch Co. 6s.	100	
McBryde Sugar Co. 6s.	100 1/2	
Mutual Tel. 6s.	60	
Natoma Con. 6s.	60	
Oahu Sugar Co. 5s.	100 1/2	
O. R. & L. Co. 5s.	49	54
Pac. Guano & Fert. Co. 6s.		
Pacific Sugar Mill Co. 5s.		
Pioneer Mill Co. 5s.		
San Carlos Milling Co. 6s	100	
Waialua Agricul. Co. 5s.	100	
Between Boards—50 H. B. & M. Co.	2 1/2	5 Onomea 17 1/2
Session Sales—5 Hon. B. & M. Co.	2 1/2	10 Haw. Pines 34 1/2

Latest sugar quotation 3.67 cts, or \$73.40 per ton.

Sugar 3.67 cts

Beets 9s 5 1-4d

Henry Waterhouse Trust Co., Ltd.

Members Honolulu Stock and Bond Exchange FORT AND MERCHANT STREETS Telephone 1208

For Sale

Lots off Emma and School Sts. in the Perry Tract. From \$400 to \$550 each. \$50 cash, balance \$10 per month. Exceptional Bargain.

P. E. R. STRAUCH Waity Bldg. 74 S. King St.

FOR RENT

Neat, small cottage for married couple; gas, etc., \$17. Fine new 2-bedroom cottage; screened; gas; electricity; \$26. 2 fine large houses, \$35 each. Land for sale in all parts of town.

J. H. Schnack, Represented during absence by F. Schnack, Attorney-at-Law, 5 Brewer Building, Telephone 3683.

For Sale

OR \$4000 will Buy 100 ACRES OF KALIHI VALLEY PROPERTY ON EASY TERMS. SPLENDID INCOME GEO. S. IKEDA, 78 Merchant St. Tel. 2500

The Imperial Refschbank has reduced its minimum rate of discount from 6 per cent to 5 1/2 per cent. Weekly statement of the Imperial bank shows the following changes: Cash in hand increased 47,754,000 marks, discounts decreased 20,170,000 marks, discounts decreased \$2,927,000 marks, treasury bills increased 19,802,000 marks, notes in circulation decreased 105,886,000 marks, deposits increased 48,677,000 marks, gold in hand increased 23,755,000 marks.

ADVERTISING CAMPAIGN IS GOING STRONG

At the recent joint meeting of the Chamber of Commerce and the Merchants' Association, called for the purpose of making plans for financing the Mid-Winter Carnival and Floral Parade, Ed. Tower laid before the gathering the extensive advertising campaign which the Promotion Committee is now carrying on to get tourists to Honolulu for the celebration next February. At the meeting of the committee yesterday afternoon, a detailed report from Acting Secretary Sidney Jordan made clear to the members the manner in which this campaign has been carried on during the past week and a half. Mr. Jordan's report shows that the following advertising matter had been forwarded to all points of the world during the past 20 days: 40,000 carnival posters in separate mailing tubes, 20,000 mailing cards, 30,000 postal cards, 3500 special letters to chambers of commerce, pastors, clubs and other organizations; 5000 primers, 500 climatic leaflets, 400 typewritten letters of acknowledgements and answers. The following advertising matter has been sent out in care of the purveyors of the various steamers touching at Honolulu: 5000 standard folders, 5000 city guides, 500 Floral Parade posters, 5000 postal cards, 1000 primers, 1000 aloha postal cards and 1000 motor trip guides. This makes a total of 67,900 pieces of matter mailed, and 18,500 pieces sent out in care of purveyors, making a grand total of 86,400 pieces. 20,000 Floral Parade stickers have been given out to date. All this advertising matter has been sent out at a far earlier date than last year, as the committee desires to have its campaign completed well before the carnival time. During the past 20 days there have been 26 persons from different parts of the United States and Canada apply to the committee for literature and information concerning the islands, while eight steamship and railroad lines have applied for additional literature.

MARRIAGE LICENSES TO NOON TODAY

Name and Address	Age
Gonkichi Yagi, Hilo, Hawaii	33
Toml Otani, Honolulu	21
Seitam Hanagasaki, Union Mill, Kahala	23
Muta Oowan, Honolulu	24
Chuel Higa, Onomea, Hawaii	18
Iauru Higa, Honolulu	20

It is now believed that Big Tim Sullivan was murdered, and the New York police have asked the British government for information of certain individuals whom they suspect.

WANTED

Agents—Inspect greatest invention—fortune to be made. Exclusive territory—trade house to house, also mail business. Send for particulars immediately. Southern Manufacturer Co., 328 Black Bldg., Los Angeles, Cal. 5691—Nov. 1, 8, 15.

LOST

Near Victoria and Lunallo streets, a lady's openface gold watch, monogram E. M. S.; also gold pin. Reward if returned to Bishop Restaurant, Emma Square. 5702-11.

FOR RENT

Cottage, Garden Lane, center of city. Enquire J. Carlo, Fort St. 5703-34.

SITUATION WANTED

By an Australian, 21 years of age, as bookkeeper or timekeeper. References. "Z" care Star-Bulletin. 5702-31.

HOUSEKEEPING ROOMS

Large housekeeping rooms, gas and running water; also single rooms; close in; fine locality. Phone 3532. 5702-61.

ROOMS TO LET

One front room, one back room; rent cheap. 1223 Emma St. 5702-61

CARPENTRY AND CEMENT WORK

We guarantee all kinds of building; also cement work; experienced men. Kukui St. nr. River St. Tel. 3716. 5702-6m

CORPORATION NOTICES

NOTICE

Special Meeting of Stockholders of Oahu Pineapple Co., Ltd.

Notice is hereby given that a special meeting of the stockholders of Oahu Pineapple Company, Limited, will be held at the office of H. G. Middleitch, 601 Stangenwald Building, city of Honolulu, territory of Hawaii, on Monday, November 17th, 1913, at 10:30 o'clock a. m. H. G. MIDDLEITCH, Vice-President, Oahu Pineapple Co., Ltd. November 14, 1913. 5702-2L

COTY'S PERFUMES

We have just opened a direct shipment of Coty's Exquisite Toilet Preparations, and invite your inspection of these delightful products. Our stock includes:

- L'Origan Extract \$3.25
- L'Origan Toilet Water \$2.50
- L'Origan Face Powder \$3.25
- L'Origan Sachet \$1.50
- L'Effleurt Extract \$4.50
- L'Effleurt Toilet Water \$2.50
- L'Effleurt Face Powder \$3.25
- L'Effleurt Sachet \$1.50

- La Rose Jacqueminot Extract Ige\$5.00
- La Rose Jacqueminot Extract sml\$2.75
- La Rose Jacqueminot Toilet Water\$2.50
- La Rose Jacqueminot Face Powder\$3.25
- La Rose Jacqueminot Soap\$2.25
- La Rose Jacqueminot Sachet\$1.50

Coty has a world-wide reputation for perfumes of quality and artistic packages.

Watch for our Parisian Ivory Exposition Announcement

Benson, Smith & Co., Ltd., Fort and Hotel Streets

DAILY REMINDERS

See our line of boys' school clothing. Fashion Clothing Co., 1120 Fort—advertisement.

"The cigar you can't help thinking of every time you want a smoke" is the Owl—and you know it! Around-the-island trip \$5.00 a passenger. Lewis Stable and Garage Tel. 2141.—advertisement.

We give Green Stamps at the American Dry Goods Store, Hotel St. opp. Bethel St.—advertisement.

An attractive line of Thanksgiving Cards and Novelties at Wall, Nichols Co., Ltd.—advertisement.

The Territorial Messenger Service, phone 3461, makes special rates for delivering invitations, bills and calendars.

Madam Zeave, in the Young hotel, has on display several fine lines in ladies' suits, ladies' evening gowns, underwear and corsets.

Why should you stand a loss when someone else, stronger physically and financially, is willing to do it? Get fire insurance through C. Brewer & Co.—and now!

Now that the holiday season is upon us, don't forget that mother's—or your wife's—new hat is due to be ordered from Miss Power, whose parlors are in the Boston block.

A prospective Christmas present is in the hands of Geo. S. Ikeda, 75 Merchant St., in the shape of 100 acres of Kalihi Valley land that can be bought for \$4000 on easy terms.

The Ideal Clothing Company is now in line with special offerings for the coming holidays. A special feature is the line of trousers from the best tailors of the states—up-to-date in cut and weave.

Genuine KRYPTOK bifocal lenses furnished promptly. Factory on the premises. A. N. Sanford, optician, Boston building, Fort street, over Henry May & Co. Telephone 1740.—advertisement.

TREASURER CONKLING SEES DARK DAYS IF HE PAYS TREASURER M'CARTHY

For the first time in the history of the county, employees of the county had to go without their pay, though it was due to them today. Warrants were issued to them by the auditor, but Col. Charles J. McCarthy, city and county treasurer, being without money in the general fund, was unable to cash the warrants.

In place of cashing them, he certified to them, which made it possible in some cases for the holders to get their money elsewhere. A number of such certified warrants were cashed at the banks. The present situation is due to the position taken by Territorial Treasurer Conkling, who has refused to pay over any of the tax money to the county until the day set by law—the last day of the month.

Mr. Conkling draws visions of dark clouds of disaster hovering over the territory as he depicts what might happen if he were to pay Treasurer McCarthy at once the amount believed to be due the county from the tax collections, which were to be concluded today.

"It looks as though the people are not paying the taxes, and that we're not going to get the coin now or possibly in the immediate future," he says. "We already have loaned the schools \$200,000 since the first of last July, out of the territorial treasury, and we must be reimbursed for that amount from the present collection. If we were to go ahead and give the county several hundred thousand dollars now, and discover a few days later that the tax collections have fallen short the territory would be up against it hard."

"We would not be able to meet the sinking fund, which provides for the payment of accruing interest on our bonded indebtedness."

"Imagine what we would be up against a month or two hence when we attempt to make that next flotation of \$1,500,000 of bonds back east. When we approached prospective buyers of our bonds they would say, 'What? Buy Hawaiian bonds, with the sugar tariff slashed and you people unable to pay the interest in the bonds you already have outstanding? Not if we are in our right minds!' And Hawaiian territorial bonds would be a drug on the market!"

HENCKEL

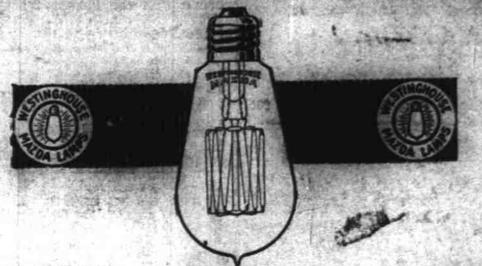
Sewing, Manicure, and Carving Sets

Pocket Knives & Scissors

All goods bearing the twin brand fully warranted

A full line of the genuine Henckel goods on sale at

E. O. Hall & Son



BETTER LIGHT: MORE LIGHT

YOU are entitled to better light and twice as much for less money. The way to get it is to throw away the old lamps and put Westinghouse Mazda's in their place.

Westinghouse Mazda Lamps will last you twice as long as carbon filament lamps.

Hawaiian Electric Co., Ltd. Phone 3431

Phone 2295 Reaches Justace-Peck Co., Ltd.

ALL KINDS OF ROCK AND SAND FOR CONCRETE WORK. FIREWOOD AND COAL.

40 QUEEN STREET P. O. BOX 519