

THE BANK OF HAWAII LIMITED.

Incorporated Under the Laws of the Territory of Hawaii.

PAID-UP CAPITAL.....\$600,000.00
SURPLUS.....200,000.00
UNDIVIDED PROFITS.....\$5,737.85

OFFICERS AND DIRECTORS.
Charles M. Cooke.....President
P. C. Jones.....Vice-President
F. W. Macfarlane.....2nd Vice-President
H. Cooke.....Cashier
C. Hustace Jr.....Assistant Cashier
E. F. Bishop, E. D. Tenney, J. A. McCandless and C. H. Atherton

COMMERCIAL AND SAVINGS DEPARTMENTS.
Strict attention given to all branches of Banking.

JUDD BUILDING, FORT STREET.

THE FIRST AMERICAN SAVINGS & TRUST CO. OF HAWAII, LTD.

Capital, \$250,000.00.

President.....Cecil Brown
Vice-President.....M. P. Robinson
Cashier.....W. G. Cooper

Principal Office: Corner Fort and King streets.

SAVINGS DEPOSITS received and interest allowed for yearly deposits at the rate of 4 1/2 per cent per annum.
Rules and regulations furnished upon application.

Claus Spreckels. Wm. G. Irwin.

Claus Spreckels & Co. BANKERS.

HONOLULU. - - - H. I.

San Francisco Agents—The Nevada National Bank of San Francisco

DRAW EXCHANGE ON

SAN FRANCISCO—The Nevada National Bank of San Francisco.

LONDON—Union of London & Smith's Bank, Ltd.

NEW YORK—American Exchange National Bank.

CHICAGO—Corn Exchange National Bank.

PARIS—Credit Lyonnais.

BERLIN—Dresdner Bank.

HONGKONG AND YOKOHAMA—The Hongkong and Shanghai Banking Corporation.

NEW ZEALAND AND AUSTRALIA—Bank of New Zealand, and Bank of Australasia.

VICTORIA AND VANCOUVER—Bank of British North America.

TRANSACT A GENERAL BANKING AND EXCHANGE BUSINESS.

Deposits Received. Loans Made on Approved Security. Commercial and Travellers' Credits Issued. Bills of Exchange Bought and Sold.

COLLECTIONS PROMPTLY ACCOUNTED FOR.

ESTABLISHED IN 1858.

BISHOP & CO. BANKERS

BANKING DEPARTMENT.

Transact business in all departments of Banking.

Collections carefully attended to. Exchange bought and sold.

Commercial and Travellers' Letters of Credit issued on The Bank of California and N. M. Rothschild & Sons, London.

Correspondents: The Bank of California, Commercial Banking Co. of Sydney, Ltd., London.

Drafts and cable transfers on China and Japan through the Hongkong & Shanghai Banking Corporation and Chartered Bank of India, Australia and China.

Interest allowed on term deposits at the following rates per annum, viz: Seven days' notice, at 3 per cent. Three months, at 3 1/2 per cent. Six months, at 4 per cent. Twelve months, at 4 1/2 per cent.

TRUST DEPARTMENT.

Act as Trustees under mortgages. Manage estates (real and personal). Collect rents and dividends.

Valuable Papers, Wills, Bonds, Etc., received for safe-keeping.

ACCOUNTANT DEPARTMENT.

Auditors for Corporations and Private Firms.

Books examined and reported on. Statements of Affairs prepared.

Trustees on Bankrupt or Insolvent Estates.

Office, 924 Bethel Street.

SAVINGS DEPARTMENT.

Deposits received and interest allowed at 4 1/2 per cent per annum, in accordance with Rules and Regulations, copies of which may be obtained on application.

INSURANCE DEPARTMENT.

Agents for FIRE, MARINE, LIFE, ACCIDENT AND EMPLOYERS' LIABILITY INSURANCE COMPANIES.

Insurance Office, 924 Bethel Street.

M. PHILLIPS & CO.,

Wholesale Importers and Jobbers of

AMERICAN AND EUROPEAN DRY GOODS

Corner of Fort and Queen Sts.

Twenty-two cent; pays for a Want ad in the Star. A bargain.

WOULD NAME GOVERNOR



CHARLES F. MURPHY.

Charles F. Murphy, the leader of Tammany, has had a conference with Parker, and it is believed that harmony is being gradually restored in the New York Democracy. Tammany wants to name the candidate for governor of New York, and will balk unless allowed to do so, it is said. With a Tammany candidate for governor the Democrats think they can carry the state for Parker, while if Tammany is deprived of the governorship its support of Parker will be lukewarm.

MAKIKI QUARRY A FAILURE

(Continued from page one.)

place we visited was the new quarry at Kalihi. It was estimated that it would cost \$10,000 to move it there, but the work has been completed at a cost of \$4,500. Now we are getting the best and hardest stone there and at a cost of eight cents a cubic yard whereas the cost formerly was nineteen cents. Economy in working methods and thorough systematizing of effort had been responsible for this saving.

"We went then to the new reservoir site behind the Kamehameha school. A fine reservoir is being put in there as a low cost and the contractors will have to be careful to make much out of it. They pumping plant is in good shape, but the pump needs painting and the place there will be cleaned up generally as soon as the men get through with more important matters. The extension of Queen street is proceeding rapidly. The fill there is a very deep one, however, and it will take some time for completion. The grade round the jail has been changed and work on the new jail has progressed satisfactorily. There it was estimated that the new walls would cost at least \$4,500, but by the utilization of the coral rock of the old customs house and by close attention to the work, it has cost less than half that amount. The weak spot in the jail is the opening through the kitchen at the rear. A guard has to be kept there all the time as things could be passed in at will. This will have to be altered.

"The conditions at the government laundries is however unsatisfactory. I had been told that all of the boiling was done in one large vat, but that is incorrect, each laundry has its own boiler, but the main boiler that supplies the steam is no good at all, and there is great difficulty in getting enough heat to work by. Then the walls of the building are of wood and they cannot be kept in satisfactory condition. We have no money to better things now, but the next legislature ought to second the Board of Health in its efforts to put up a proper building with walls of cement that can be washed in order to insure cleanliness and a new boiler which will supply plenty of steam. The laundries are a revenue producing proposition at present, but they were not intended as such. We should spend money there to make sure of proper sanitation even if we only manage to clear expenses."

Continuing the trip the party next visited Brewer's wharf and inspected the work being done there. Then the Insane Asylum with its new building was taken in.

"There is a lot of filling to be done on the extension of School street," said the governor, "and this will take some time for completion as the earth has to be allowed to settle. A peculiar situation has arisen over the extension of Fort street. Owing to the plan approved by a former legislature there will be a jog in the street just where the Pauoa stream is crossed. The bridge crosses the stream at right angles to the street so that two sharp turns are necessitated. This will be awkward but it is no fault of the department's."

"Work is progressing well on the garbage crematory. The material for this was purchased three years ago and the lumber was found to be rotten and worm eaten. All of the iron work has to be scraped and painted and this work is proceeding now. The work is being done by day labor as it would not be possible to let a contract in view of our inability to tell just how much of the material is of use. When it is completed we will have six furnaces which will burn all of our garbage. The present administration erected a small furnace in which all of the refuse from the butcher and fish shops is at present destroyed.

"Now as regards the outfall from the sewer. Complaints were made of an odor along the waterfront so the engineer took a number of corks and pointed them, then dropping them into the sewers at different points. He offered rewards for the return of the corks to him and had a whole lot of boys looking for them. They did not find one, and that is a pretty good proof that the sewage sets out to sea and does not return to land. However, the sewer extension should be made in order to complete the system on the plans made by Engineer Herring. At present we drop the sewage just outside the reef and he contemplated carrying it much further out. If we ever have an epidemic through the fish being poisoned by sewage it will not be his fault.

"The new stables at Kakaako have proved a success and with the filling that has been done the people there will be able to reach town dryshod in any weather. They are pleased with the work and feel that at last something is being done for them.

"We visited the cement pipe factory and there found a great saving is being accomplished. The men are on piece work and as a result pipe is now costing 25 cents where it cost a dollar before."

The governor further visited Alexander street and the Beretania street pumping station. There he found that the whole work of instalment had to be gone over again. The foundations were bad and they had to cut into six feet of concrete in order to get a proper foundation. The work has now been finished and as a result people at Waikiki can get water all the time.

"On the whole," said the governor, "I was delighted with the showing that has been made and I think that the officials of the department are deserving of the greatest credit for the energy they have shown."

HARD BLOW FOR TEDDY.

The hardest blow the President has received was delivered by "Lou" Payn, who declares that he and the President are in perfect accord now, and that the President is the man who has changed.—Washington Post.

No Man Wants to Toss Recklessly

good money for bad returns; and as most men are anxious to look right before the world, they should seek to get the best for the least. Merchant tailors are a doubtful proposition at the best, and you are not sure how you will be made to look until the clothes are delivered. STEIN-BLOCH SMART CLOTHES, prepared for immediate put-on, have that \$60 and \$70 appearance and quality, but can be bought, ready for business, for one-third that cost. Mention to us that mark of rightness, the STEIN-BLOCH label:



M. MCINERNEY, LTD. MERCHANT AND FORT STS.

POLO GAMES...

Maui vs. Kauai

HON. S. M. DAMON'S MOANALUA POLO GROUNDS Aug. 24th and 27th, 1904. AT 3 P. M. Tickets, 50c.

Tickets on sale at E. O. Hall & Son's, Woods & Sheldon, Pearson & Potter. Busses will meet cars at 1:30 p. m. F.R. 2:15, 2:30 and as frequently thereafter as possible, charge, 15 cents each way, chairs to be hired at 19 cents each, on the ground.

"I Can't Go

I've such a terrible headache," need never be said again. Dr. Miles' Anti-Pain Pills quickly cure and positively prevent headache and all bodily pain. No opiates, non-laxative, never sold in bulk. Guaranteed. All druggists. 25 Cents 25 cents. Dr. Miles' Medical Co., Elkhart, Ind.

WHY HE KEPT WEDDING SECRET

MILLIONAIRE SENATOR CLARK SAYS HIS WIFE WANTED TO CONTINUE HER STUDIES.

HELENA, Mont., July 13.—Concerning his marriage in France, more than three years ago to his ward, Miss Anna Luchapelle, Senator Clark has issued a statement in part, as follows:

"There are many good reasons why both Mrs. Clark and myself desired our marriage to remain a secret. Mrs. Clark did not care for social distinction nor obligations that would entail upon my public life. She was anxious to remain in Europe for a time to continue her studies, and felt she could do this with more freedom.

"Personally, I would have preferred to have her with me at all times, but my extensive interests compelled me to spend a great deal of time traveling throughout the United States. I did not have any time myself to devote to social obligation and their active requirements.

"It has been stated that my family objected to this union. Whatever apprehension, if any, may have existed in this respect on my part was entirely dissipated when the facts were disclosed, by the cordial reception of the information and their approval of the relations which were so essential to my happiness. Then, again, I wanted my child to be educated in America and brought up as a resolute and patriotic American."

The announcement of the marriage of Senator Clark to his young ward did not create any surprise but the news that a daughter had been born to them two years ago, created a sensation, the young millionaire being more than 70 years old. Mrs. Clark is now in Italy studying Italian, but returns to Washington this winter when the senator's new home will be opened.

Those contemplating keeping house should see the new LEONARD CLEANABLE Refrigerators. Porcelain or Zinc Lined. H. HACKFELD & CO., LTD. HARDWARE DEPARTMENT.

The Incandescent Light CONVENIENT HEALTHFUL SAFE. Electric light should be used in every residence in Honolulu where the best at a reasonable price is desired. All the modern residences are equipped for its use but those that are not can be wired at a small expense. It means: no matches, no dirt, no trouble, no danger. Almost as cheap as kerosene if used judiciously. Where used for lighting, electricity can also be used for operating electric fans, electric chafing dishes, curling iron heaters, etc. Our representative will call upon you on request. Hawaiian Electric Co., Ltd. OFFICE, KING STREET. PHONE MAIN 306.

"Hard to Get Good Stationery" That is a remark we overheard a fashionable lady make a few days ago and she was nearly right too, but she hadn't been in our store. The same lady found us in the Young Building and now she knows where to get paper that just suits her. Our stock of Hurd's standard and Crane's linen law stationery is strictly high class and up-to-date. Different styles and colors to suit any fancy. Hawaiian News Co., Ltd. Bishop Street. TWO STORES. Merchant Street.

Savory Meats TENDER BOILING MEAT, JUICILY BROILING BITS—WE HAVE THEM ALL. For special occasions or for the daily menu, we furnish the meats that fill the need completely. Telephone orders are carefully filled and promptly delivered. Main 78. Island Meat Co., Fort Street

\$72.50 THE YOKOHAMA SPECIE BANK Limited. ESTABLISHED 1880. Capital Subscribed.....Yen 24,000,000 Capital Paid up.....18,000,000 Reserve Fund.....9,320,000 HEAD OFFICE, YOKOHAMA. Branches: Honolulu, N. W. York, San Francisco, London, Lyons, Bombay, Hongkong, Newchwang, Peking, Shanghai, Tientsin, Kobe, Nagasaki, Tokio. The Bank buys and receives for collection Bills of Exchange, issues Drafts and Letters of Credit, and transacts a general banking business. Honolulu Branch 67 King Street

Chicago AND RETURN One way via St. Louis with stop over privileges. SALE DAYS—August 18th, 19th, September 1st, 2nd, 5th, 6th, 7th, 8th, October 3rd, 4th, 5th, 6th. TWO FAST TRAINS DAILY Via the Southern Pacific Union Pacific and Chicago and Northwestern Railways. Overland Limited. Vestibuled. Leaves San Francisco at 10:00 a. m. The most Luxurious Train in the World. Electric Light throughout. Buffet smoking cars with barber and bath, Booklovers Library, Dining Cars, Standard and Compartment Sleeping Cars and Observation Cars. Less than three days to Chicago without change. Eastern Express. Vestibuled. Leaves San Francisco at 6:00 p. m. Through Standard and Tourist Sleeping Cars to Chicago. Dining Cars. Free Reclining Chair Cars. Personally Conducted Excursions—Wednesdays, Thursdays and Fridays at 9 a. m. Send ten cents in stamps for Russia-Japan War Atlas. Chicago & Northwestern Ry. R. R. RITCHEY, G. A. P. C. 617 Market St. (Palace Hotel) San Francisco, or S. P. Company's Agent.

S. Kojima. Importer and Dealer in LIQUORS, JAPANESE PROVISION GENERAL MERCHANDISE AND PLANTATION SUPPLIES. No. 45 Hotel Street.....Honolulu, T. H. Telephone White 3411. P. O. Box 904. Star Want Ads pay at once.

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