

THE BANK OF HAWAII LIMITED.

Incorporated Under the Laws of the Territory of Hawaii.

CAPITAL, SURPLUS AND PROFITS, \$1,028,982.39

OFFICERS:
 Chas. M. Cooke.....President
 P. C. Jones.....Vice-President
 F. W. Macfarlane.....2nd. Vice-President
 C. H. Cooke.....Cashier
 C. H. Hustace, Jr.....Asst. Cashier
 F. B. Damon.....Asst. Cash. & Sec'y
 Z. K. Meyers.....Auditor

Board of Directors: Chas. M. Cooke, P. C. Jones, F. W. Macfarlane, E. F. Bishop, E. D. Tenney, J. A. McCandless, Geo. R. Carter, C. H. Atherton, F. C. Atherton, C. H. Cooke, F. B. Damon.

COMMERCIAL AND SAVINGS DEPARTMENTS.

Strict attention given to all branches of Banking

JUDD BUILDING, FORT STREET

Claus Spreckels. Wm. G. Irwin.

Claus Spreckels & Co. BANKERS

HONOLULU. H. T.

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.

COLLECTING PROMPTLY ACCOUNTED FOR.

ESTABLISHED IN 1830.
BISHOP & CO. BANKERS

Commercial and Travellers' Letters of Credit issued on the Bank of California and The London Joint Stock Bank, Limited, London.

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

Interest allowed on term and Savings Bank Deposits.

THE YOKOHAMA SPECIE BANK LIMITED.

Capital (Paid Up)... Yen 24,000,000.00
 Reserved Fund..... 15,050,000.00
 Special Reserved Fund 2,000,000.00

HEAD OFFICE, YOKOHAMA.

Branches and Agencies:

Tokio, Kobe, Osaka, Nagasaki, London, Lyons, New York, San Francisco, Bombay, Hong Kong, Shanghai, Hankow, Chefoo, Tientsin, Peking, Newchang, Dainy, Port Arthur, Antung-Hsien, Liaoyang, Mukden, Tienling, Chungchun.

The bank buys and receives for collection bills of exchanges, issues Drafts and Letters of Credit, and transact a general banking business.

Honolulu Branch 67 King Street

Fire Insurance

Atlas Assurance Company of London

New York Underwriters Agency

Providence Washington Insurance Company

The B. F. Dillingham Co., Ltd.

General Agents for Hawaii.

Fourth Floor, Stangenwald Building.

IF YOU WISH TO ADVERTISE IN NEWSPAPERS

ANYWHERE AT ANYTIME

Call on or Write

R. C. DAKE'S ADVERTISING AGENCY

224 Sansome Street SAN FRANCISCO, CALIF.

MORGAN'S REPORT

Following is the conclusion of President James F. Morgan's annual report to the Chamber of Commerce, which was crowded out of yesterday's second edition owing to the lateness of the hour when the report was presented:

ENTERTAINMENT.

In the way of entertainment during the past year, the Chamber gave a farewell lunch to Rear Admiral Very, the retiring Commandant of the Honolulu Naval Station. We also contributed toward the expense of the reception accorded Rear Admiral Dayton during the stay of his cruisers in port. We were able as well to assist in making Consul Gracey's visit a pleasant remembrance and did what we could to assist our local Yachtsmen in the entertainment of the participants of the Trans-Pacific Yacht Race.

NEW INDUSTRIES.

The Agricultural Experiment Station should be assisted and encouraged in its efforts to establish new shrubs, plants, etc., such as Tea, Cocoa, Rattan, Medical plants, etc.

REVISION OF LAND LAWS.

The Governor of the Territory is now giving this important subject his best thought and the Chamber of Commerce stands behind him in this as well as in other matters of vital importance to the Territory. Many other suggestions will occur to you.

The Chamber of Commerce year just ended bears record of twelve months of persistent effort with much good work done. I believe, however, that though a great deal has been accomplished in the past that even greater opportunities for valuable work are before us and I would call the attention of every member of the Chamber to the necessity for taking an active interest in the work of the Chamber, submitting to the Trustees, ideas that in their opinion may prove of interest to the Chamber and of benefit to the Territory. The Trustees will gladly welcome any and all suggestions.

Before closing this report, however, I would like to suggest and recommend that, sometimes during each year, the members of the Chamber meet together at a dinner, to be made an Annual affair as a means of getting together, becoming better acquainted and popularizing our work. I desire at this time to attest to the valuable assistance rendered by our Secretary, Mr. H. P. Wood, during the past year.

In conclusion, permit me to say that it has given me the utmost pleasure to cooperate with the members of the Board of Trustees during the past year in an earnest effort to carry out the objects of the Association and to make for the Honolulu Chamber of Commerce a name and place among the leading commercial organizations of the world. To each and every member of the Board of Trustees and to all members of this Association, my sincere thanks are given for their hearty cooperation and I bespeak for my successor the same good will.

Your attention is called to the reports of the Secretary and Treasurer of this Chamber and to the report of the Hawaii Promotion Committee which follow.

Respectfully submitted,
 JAS. F. MORGAN,
 President Honolulu Chamber of Commerce.

OTHER PROCEEDINGS.

A lusty round of applause at the conclusion of Mr. Morgan's reading should how well the report was appreciated.

H. P. Wood, secretary and treasurer, then read his report, also that of the Hawaii Promotion Committee. Total receipts were \$13,122.55 and disbursements \$12,971.04, leaving a balance of \$251.51. Active members numbered 102, an increase of 33, or 45 per cent. Three members were lost by retirement and one by death.

The report of the Promotion Committee reviewed its work for the year, which has been made familiar to readers of the daily press through the weekly reports. In conclusion it read:

"During the past year we have distributed by mail and express through mainland railway and steamship offices and paid agencies a total of 267,000 pieces of advertising matter, representing a daily distribution of upward of 700 copies.

"I believe that the committee has earned the respect and confidence of the Chamber of Commerce and the Merchants' Association, as well as the entire community, in its work during the past, and while thoroughly appreciating the splendid help received, I hope that even stronger support may be accorded during the coming year, in order that several plans of merit now held in abeyance for want of funds may be carried out.

"The financial statement, showing receipts, \$19,283.05; disbursements, \$18,468.43, is on file in the office of the secretary."

ELECTION OF OFFICERS.

The report of the nominating committee consisting of Senator J. M. Dowsett, John Waterhouse and Geo. P. Denton recommended that re-elec-

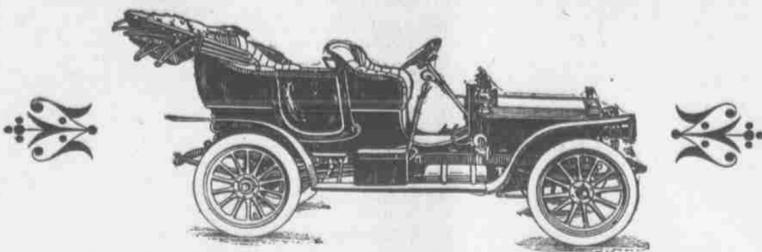
tion of officers and trustees and that unanimously. It highly praised their work and especially that of the president.

J. A. Kennedy said he believed in rotation and wished someone named in his place on the board of trustees. His remarks were joked down and Mr. Tenney read a letter from Vice President J. P. Cooke, saying Mr. Morgan "has done more for the Chamber of Commerce than any other president

since its organization. He has many matured plans in progress which will greatly strengthen the organization." Mr. Tenney for himself gave the opinion that Mr. Morgan was the best president the chamber ever had. The election was unanimous. President Morgan announced his appointment of L. A. Thurston, E. H. Wodehouse and W. F. Dillingham as the members of the tariff commission.

AS A LAST RESORT.

Before going to the expense of calling a doctor for a case of diarrhoea or dysentery, procure a bottle of Chamberlain's Colic, Cholera and Diarrhoea Remedy and you will be more than pleased with the result. There is not another medicine in the world that has saved as many lives as this remedy. For sale by all Dealers. Benson, Smith & Co., Agents for Hawaii.



AUTO BARGAINS In Second Hand Machines

Every one of them has been thoroughly overhauled and is ready for demonstration

1907 Stoddard-Dayton Runabout
 Newly painted and varnished. This machine is in fine condition.

1908 Stoddard-Dayton Runabout
 Only slightly used. A real bargain.

1907 MAXWELL RUNABOUT
 Newly painted and varnished, and in excellent condition.

OLDSMOBILE RUNABOUT

1907 Mitchell Runabouts
 Little the worse for wear.

Queen Touring Car
 Equipped with new 30 H. P. Brennan Engine.

WHITE STEAMERS
 Models of '04, '05, '06.

'06 AUTOCAR
 Newly painted and overhauled.

These include some of the most striking Auto Bargains ever offered in Honolulu. Make it a point to see them. **PRICES FROM \$350 UP**

Von HAMM-YOUNG CO. Ltd.

Young Building



GOOD TASTE AND JUDGMENT

are more essential to having a beautifully appointed table, than large expenditure.

Let us show you unusual patterns in

Community Silver

It has a distinct richness of appearance and charm of design which rival sterling.

It's more than triple plate—it costs but a trifle more than ordinary plated ware—it lasts a life time.

W. W. DIMOND & CO., LTD.
 53-7 KING STREET.

YOU WANT The News First.

You Want Your Ads Read

Here Is Some Advice

Honolulu more than any other city in the World, is a place where the Evening Paper gets the news first. The clock here is over two hours behind the clock at San Francisco, four hours behind Chicago, five hours behind New York and ten to eleven hours behind the clocks in the European capitals.

This means that when The Star is going to press THE DAY IS CLOSED in Washington, Chicago, New York and Europe and almost over in San Francisco. The news of the day is here for The Star.

Under modern conditions it takes practically no time to prepare and transmit news and THE STAR gets every evening the cable dispatches giving

The News Of All the World

For the Day Just Ended

Here are some of the features that go to make the evening paper the predominating factor in an advertising campaign:

It is delivered at the home each night when the whole family has plenty of time to read it.

It is carried home by the business man when his day's work is done and it stays there. A morning paper is usually carried down town by the head of the family and hurriedly read.

The evening paper is not read hurriedly, but thoroughly, so that all the advertisements receive their share of attention.

It presents the store news a little ahead, giving the prospective purchaser time to plan a shopping tour for the next morning.

The evening paper presents the news the day it happens. The morning paper the day after.

The evening paper presents the news first. The morning paper merely elaborates it.

The evening paper prints daylight news. The morning paper takes what is left.