

Claus Spreckels & Co. BANKERS.

HONOLULU M. I.
San Francisco Agents—THE NEVADA BANK OF SAN FRANCISCO.

DRAW EXCHANGES ON
SAN FRANCISCO—The Nevada Bank of San Francisco.
LONDON—The Union Bank of London, Ltd.
NEW YORK—American Exchange National Bank.
CHICAGO—Merchant's National Bank.
PARIS—Comptoir National d'Escompt de Paris.
BERLIN—Dresdner Bank.
HONGKONG AND YOKOHAMA—Hongkong & Shanghai Banking Corporation.
NEW ZEALAND AND AUSTRALIA—Bank of New Zealand.
VICTORIA AND VANCOUVER—Bank of British North America.

Transact a General Banking and Exchange Business
Deposits Received. Loans made on Approved Security. Commercial and Travelers Credits Issued. Bills of Exchange bought and sold.
COLLECTIONS PROMPTLY ACCOUNTED FOR.

Pioneer Building and Loan Association.

Assets July, 1897, \$118,768.25.

Money Loaned on Approved Security. A Savings Bank for Monthly Deposits. Houses Built on the Monthly Installment Plan.
Fifteenth Series of Stock now open. For further particulars apply to
A. V. GEAR, Secretary.
Chamber of Commerce Rooms.
Office hours, 12:30-1:30 P.M. 373-14

BISHOP & Co. BANKERS.

Transact a General Banking and Exchange Business.
Commercial and Traveler's Letters of Credit issued, available in all the principal cities of the world.

The Yokohama Specie Bank

LIMITED.
Subscribed Capital.....Yen 12,000,000
Paid Up Capital.....Yen 7,500,000
Reserve Fund.....Yen 5,464,500

HEAD OFFICE, YOKOHAMA.

BRANCHES AND AGENCIES.
Kobe, London, Lyons, New York, San Francisco, Shanghai, Bombay, Hong Kong.

Transacts a General Banking and Exchange Business.

Agency Yokohama Specie Bank
New Republic Building, 111 King St., Honolulu.

J. S. WALKER,

GENERAL AGENT FOR HAWAIIAN ISLANDS.

Royal Insurance Company.
Alliance Assurance Company.
Alliance Marine and General Assurance Company.
Sun Life Assurance Company of Canada.
Wilhelma of Magdeburg Insurance Company.
Scottish Union and National Insurance Company.

Room 12 Spreckels Block, Honolulu, H. I.

BRUCE CARTWRIGHT,

General Manager of

The Equitable Life Assurance Society
Of the United States for the Hawaiian Islands.

OFFICE: Merchant street, Honolulu.

MERCHANTS' EXCHANGE

KING AND NUUANU STREETS.

The celebrated ENTERPRISE BEER on Draught and in Bottles.

JAS. F. MORGAN,

AUCTIONEER AND STOCK BROKER

No. 45 Queen Street.

Expert Appraisalment of Real Estate and Furniture.

H. MAY & CO.,

Wholesale and Retail Groceries.

515 & 517 Fort St., Honolulu

Telephoner 22 P.O. Box 470

GONSALVES & CO., Ltd

WHOLESALE GROCERS AND WINE MERCHANTS.

225 Queen street, Honolulu, H. I

HOP WO & CO.,

Merchant Tailors

Suits of Linen Duck, Woolen, Etc.,

At very low prices.

King, near corner Richards.

The baking powder that does the most work to the cent.

Schilling's Best—at your grocer's.

Art Portraits

Chesney W. Ewing, a leading portrait painter of San Francisco, is now in Honolulu and connected with our studio. His work here is already

On Exhibition

and admired by all who see it. Water color and Crayon portraiture from life-size to miniatures. A specialty is made of painting on ivory and porcelain. Get your

Sweetheart's Picture

on your watch dial, or that of any loved one. Photographing by the latest science, with special regard to posing and grouping, still makes ours the

Best Place.

At the old stand in Fort street.

J. J. WILLIAMS.

The ...

Hawaiian Electric Company,

Cor. Alakea & Halekuanila Sts.

(Has a large assortment of

Chandeliers and Electrical Goods

Constantly on hand.

Estimates given for house wiring and Electrical plants.

Marine Wiring a specialty.

THEO. HOFFMANN,

12-14 Manager.

Yee Sing Tie

Large Wicket Chairs of the Latest Styles

...AND... Furniture of all kinds.

Fort Street, opp. Club Stables

Ivory Ware

Lacquer Ware

Silver Ware

Crockery Ware

Wing Wo Tai & Co.

214 Nuuanu Street.

Honolulu :: Coffee :: Mills

HAVING ESTABLISHED A MODERN plant for hulling, polishing and assorting coffee, we are prepared to buy and clean coffee in the parchment.

MODERATE CHARGE MADE FOR CLEANING

Coffee!

Apply to

H. HACKFELD & CO., Ltd.

55-5m

S. IWASHITA,

Watchmaker, Gold & Silversmith.

No. 417 Nuuanu street, next to Love's Bakery.

CHEAPEST IN TOWN

Wilder's Steamship Co's

TIME TABLE.

O. L. WIGHT, Pres. S. B. ROSE, Sec. Capt. J. A. KING, Fort Supt.

Stmr. KINAU, CLARKE, Commander,

Will leave Honolulu at 10 A. M., touching at Lahaina, Maui, Bay and Makena the same day; Mahukona, Kawahae and Lanipohoe the following day, arriving at Hilo the same evening.

LEAVES HONOLULU. ARRIVES HONOLULU.

*Tuesday...April 19 Saturday...Apr 16
Friday...Apr 29 Wednesday...Apr 27
Tuesday...May 10 Saturday...May 7
*Friday...May 20 Wednesday...May 15

Returning, will leave Hilo at 1 o'clock P. M., touching at Lanipohoe, Mahukona and Kawahae same day; Makena, Maui, Bay and Lahaina the following day; arriving at Honolulu the afternoon of Tuesday and Friday.

* Will call at Pohoiki, Puna.
* No Freight will be received after 9 A. M. on day of sailing.

Stmr. CLAUDINE, CAMERON, Commander,

Will leave Honolulu Tuesday at 5 P. M., touching at Kahului, Hana, Hamoa and Kipahulu, Maui. Returning arrives at Honolulu Sunday mornings.

Will call at Nuu, Kaupo, on second trip of each month.
* No Freight will be received after 4 P. M. on day of sailing.

This Company will reserve the right to make changes in the time of departure and arrival of its steamers without notice and it will not be responsible for any consequences arising therefrom.

Consignees must be at the Landings to receive their Freight; this Company will not hold itself responsible for freight after it has been landed.

Live Stock only at owner's risk.

This Company will not be responsible for Money or Valuables of passengers unless placed in the care of Purser.

Packages containing personal effects, whether shipped as baggage or freight, if the contents thereof exceed \$100.00 in value, must have the value thereof plainly stated and marked, and the Company will not hold itself liable for any loss or damage in excess of this sum except the goods be shipped under a special contract.

All employees of the Company are forbidden to receive freight without delivering a shipping receipt therefor in the form prescribed by the Company and which may be seen by shippers upon application to the pursers of the Company's Steamers.

Shippers are notified that if freight is shipped without such receipt, it will be solely at the risk of the shipper.

Passengers are requested to purchase tickets before embarking. Those failing to do so will be subject to an additional charge of twenty-five per cent.

What Happened to James.

Jones went into the Criterion Barber Shop to get a hair cut and a scrape as he would in any shop. Jones came out of the Criterion Barber Shop more than pleased with the manner in which he had been gromed, and remarked to a friend that he had at last found an exception to the general run of barber shops and would become a permanent patron.

For lowest prices, best qualities, polite attention and prompt delivery, try the New Grocery Store, J. Hutchings, 627 Fort street. Tel. 358.

Singers lead the world. Over 13,000,000 made and sold. Highest awards at the World's Columbian Exposition for excellence of construction, regularity of motion, ease of motion, great speed, adjustability, durability, ease of learning and convenience of arrangement. B. Bergersen, agent, 16 1/2 Bethel street.

Yapo-Resolene

WHOOPIING COUGH, CROUP, ASTHMA, CATARRH, COLDS.

RESOLINE being administered by Inhalation, gives the fastest and most effective relief of these ailments. Whooping Cough and Croup is wonderful. It is a specific for Diphtheria, Scarlet Fever, etc. Diphtheria, Croup and Whooping Cough are cured by the use of RESOLINE. It is sold by HOLLISTER DRUG CO., Honolulu, H. I., Agents.

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ALGAROBIA AND ALGAROA.

Continued from Second Page.

Southern California fully one inch wide, six to ten inches long, and a half inch or more thick. It is wonderfully productive and very valuable for stock feed. The tree has handsome dark green foliage, entirely unlike the tree commonly known here as "algaroba." It makes a beautiful shade tree, but is more slow in developing than the algaroba, yet will stand the winds and drouth better, for it has a deep rooting tap root, and one need never fear having it blown over by the wind, as with the surface rooting tree grown here. In fact its having such a tendency for developing a long tap root with very few lateral or side roots is the chief difficulty in growing the tree, for if planted in open ground and transplanted it is very difficult to make it grow, and when grown in a pot, if allowed to get of any size, the roots become coiled, and unless properly planted will not do well.

The pods of this tree are exported in large quantity from Crete for feeding domestic animals, also a substitute for chocolate, and a medicinal syrup is made from it. The meat of animals fattened upon them is considered of finer flavor, and they are twice as valuable as oilcake for this purpose, containing 66 percent of sugar and gum.

The Spanish conquerors took this plant to Central and South America, and at least one tree from that source is now growing on this island. On a recent visit to the ranch of Mr. Galbraith, on the plains this side of Waialua, I was shown a tree which he said he had grown from seed taken from some old water containers which had been sold in Honolulu by a vessel from South America and purchased by him. He found in them a number of large pods from which he took the seed and planted it and had the satisfaction of getting one tree, but had been unable to learn the name of it.

This tree is now about ten feet high, seeming to stand the wind and in a fair way to make a large tree, but has never fruited, and is not likely to do so, for the species is *Dicicivus*—i. e., has the pistillate and staminate flowers on different trees. Only on very rare occasions has it been known to be capable of individual fertilization, and unless other trees of the opposite sex be planted near or grafted into the top of this, he will likely not be rewarded with fruit at all, or else with limited and poor specimens.

This would be an invaluable tree to introduce here, and if planted in groves, and a limited number of pollen bearing trees allowed to grow, the balance being grafted over with fruiting wood, there could be no more profitable tree introduced. I shall give this tree a thorough trial, hastening the experiment by grafting from old fruiting trees, thus shortening the time, to prove its fruiting qualities.

BYRON O. CLARK.

A Friend's Suggestion.

"I have long been troubled with eczema. I was almost ready to give up in despair when a friend suggested Hood's Sarsaparilla. I gladly thank my friend for his suggestion, for I began taking Hood's Sarsaparilla and today I am in better health than for years."

S. A. Collin, Dover, Arkansas.

Hood's Pills cure all liver ills. Mailed for 25c. by C. I. Hood & Co., Lowell, Mass.

Just Opened Up an Invoice of ...

SCHILLING'S BEST TEAS

..... CONSISTING OF

Japan Flavor, English Breakfast and Ceylon. Also,

SCHILLING'S BEST BAKING POWDER.

Give them a trial. Money back if you don't like them. Also, just received

Choice Block Butter, Kits Creamery Butter, Fidelity Brand Bacon, Hams, Crackers and Cakes, Mild Cheese, Smoked Beef, Choice Humboldt Potatoes, Etc., Etc., Etc.

Chas. Hustace,

212 King street, next to the Arlington.

TELEPHONE 92 P.O. BOX 140

H. E. MCINTYRE & BRO.,

— IMPORTERS AND DEALERS IN —

Groceries, Provisions and Feed.

New Goods Received by Every Packet from the Eastern States and Europe

FRESH CALIFORNIA PRODUCE BY EVERY STEAMER

All Orders faithfully attended to and Goods Delivered to any Part of the City FREE.

General Agents for the Sanitarium Brand of Health Foods

ISLAND ORDERS SOLICITED. SATISFACTION GUARANTEED. EAST CORNER FORT AND KING STREETS.