

Thursday, Friday and Saturday

LAST DAYS OF

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'FRISCO HOLDS MONEY

CLEARING HOUSE SYSTEM MEASURE OF PROTECTION

Banks Are Absolutely Sound and Action Taken Prevents Withdrawal of Gold from Circulation

SAN FRANCISCO, Cal., Oct. 29.—For the first time in its history business in San Francisco has been put on a clearing-house basis.

This was decided upon yesterday afternoon at a meeting of the San Francisco Clearing House, as a measure of protection against the Eastern money markets. It is feared that the shortage of cash in the East, consequent upon the run on the banks there, will lead financiers to call on the West for money.

The action of the clearing house will keep money here.

Clearing-house certificates will be issued and the banks will in this way settle their clearing-house balances instead of employing gold as formerly. Checks passed over the counter for collection will be certified "Payable through the San Francisco Clearing House," and will then pass current as money. The banks will pay cash on small checks as desired and will provide funds for pay rolls, but money in unusual amounts will be refused unless evidence is given that it is wanted in good faith and not for hoarding, the object being to prevent the latter.

Conditions Are Sound

Local conditions are sound and satisfactory and affairs here are declared to be on the best possible basis. The public is specially asked to handle its funds as near normally as possible, as such action will tend to hasten resumption of normal conditions.

Last night the following explanation of the measure taken was given out by Homer King, president of the San Francisco Clearing House.

"San Francisco has taken the same action through its clearing house as that taken by the banks in the Eastern centers. At a meeting of the association held yesterday it was resolved to issue clearing-house certificates and put the financial business of the city on what has come to be called a clearing-house basis. To carry this into effect it was decided further that they should follow the methods in vogue in New York, Chicago and in all the business centers of the country—making no payments in coin except for the reasonable and clearly legitimate needs of business.

Will Release Gold

"Checks received by members of the community in regular course of business should be deposited as usual, each in his own bank, and they will be redeemed through the clearing house just as they always are, except that the clearing-house balances between banks will be settled by clearing-house certificates instead of gold.

"Checks when presented over the counter for collection will be certified 'Payable through the San Francisco Clearing House,' and then may be regularly used for all payments. Such checks will be freely accepted on deposit at the counters of the other banks or in payment of amounts due the latter. They will also answer for payment of bills, and, in short, pass current as money. Such checks under ordinary circumstances are preferred to money.

Will Pay on Small Checks

"The banks will pay money on small checks, as desired, and to provide funds for pay rolls and other legitimate uses. Should money be demanded in unusual amounts it will be refused unless evidence is given that it is required in good faith and for other purposes than hoarding, to prevent which is the main purpose of this step.

Prosperity Assured

"This is the first time that the San Francisco Clearing House has felt it necessary to pursue such action, although it has been taken several times heretofore by banks in New York, Chicago and in other important cities.

"Local conditions are sound and satisfactory. We are in the midst of marketing one of the most valuable crops the State has ever produced. All up and down the Coast we are in receipt of reports of unexampled prosperity. With these conditions locally our financial affairs are on the best possible basis. Suddenly, however, difficulties arise in the East, the banks there finding it necessary to combine their funds to protect the credit structure. Demands are di-

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verted to the prosperous West, which must similarly protect its own community.

"It is hoped that these conditions will not long be continued. Meanwhile people should aim to handle their funds in a manner as nearly normal as possible, as this will tend to hasten the resumption of the usual order of things."

WOMAN'S BOARD HOLDS GOOD MEETING

The parlors of the Central Union church were filled yesterday with an unusually large attendance of members of the Woman's Board at the regular meeting of that body. Mrs. Scudler acted as chairman and Miss Yarlow led the devotional exercises.

Mrs. C. M. Hyde, a visitor from Ware, Mass., gave a short but interesting lecture on Missionary Life in the eastern states. Mrs. Philip A. Delaporte, a worker in the Mission on Nauru Island, told of the uplifting of the natives from uselessness to usefulness and of the material help that was being given her by the managers of the phosphate works on the island. Dr. Sereno Bishop's pleasing talk on "Old Whaling Days" was most interesting, being replete with the stirring events of early days, and of the influence the men of that calling had upon the missionary work of these islands.

A paper by Mrs. Andrews dealt with the birth, growth and progress of several island schools, among which were mentioned Lahahualuna and Hilo schools.

The session was most satisfactory to all concerned.

RED CROSS HOLD SESSION.

The Honolulu branch of the Red Cross Society held its first annual meeting yesterday afternoon in Judge Dole's chambers. The election of the following officers effected the permanent organization of the society in this territory: President, Judge Sanford B. Dole; vice president, Mrs. H. F. Dillingham; secretary, Mrs. W. W. Hall; treasurer, C. H. Cooke; auditor, J. R. Galt; executive committee, Dr. Brinckerhoff (chairman), Mrs. C. B. Cooper, Mrs. Walbridge, H. M. von Holt and A. F. Griffiths.

The by-laws were adopted and a committee on finance appointed consisting of C. H. Cooke, W. E. Brown and W. W. Hall.

A letter has been drafted to the National Red Cross Society asking that the by-laws be amended so as to admit to membership others than actual citizens. President Dole endorsed the letter and it will be forwarded at once.

Judge Robinson this morning denied the motion of the defendant in the assumed matter of Solomon Kauhane vs. William Lee for a new trial. The plaintiff agreed to waive all damages in excess of \$440. The jury returned a verdict awarding damages in the sum of \$480, which was in excess of the amount the judge told them they could award.

BULLETIN ADS. PAY



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Quinsy, Sore Throat, Neuralgia of the Nerves



MRS. WM. VAN GAASBECK.

A remarkable cure was effected in the case of Mrs. Wm. Van Gaasbeek, of 14 1/2 Foxhall Avenue, Kingston, New York, who suffered a long time from Quinsy, Sore Throat and Neuralgia. After all other medicines failed, Duffy's Pure Malt Whiskey made a permanent cure.

In a recent letter Mrs. Van Gaasbeek wrote:

"I have been a great sufferer for a long time from quinsy sore throat and neuralgia of the nerves. I had tried almost everything but nothing seemed to help me. A friend advised me to try Duffy's Pure Malt Whiskey, and after taking a half dozen bottles I was cured. Have never had any symptoms of the disease since. I recommend it to any one suffering from these diseases."

Thousands of unsolicited letters of gratitude like this of Mrs. Van Gaasbeek are received from grateful patients who are anxious to extol the merits of this great life-saver—Duffy's Pure Malt Whiskey.

Duffy's Pure Malt Whiskey

is an absolutely pure distillation of malted grain; great care being used to have every kernel thoroughly malted, thus destroying the germ of the seed and producing a predigested liquid food in the form of a pale malt, which is the most effective tonic stimulant and invigorator known to science; softened by warmth and moisture its palatability and freedom from injurious substances renders it so that it can be retained by the most sensitive stomach.

It is recognized everywhere as the unfailing specific for the cure of consumption, nervousness, typhoid, malaria, every form of stomach trouble, diseases of the throat and lungs, and all run down and weakened conditions of the brain and body. It restores youthful vigor to the old and maintains the health and strength of the young. It nourishes and feeds the vital forces. It is a form of food already digested. It is prescribed by doctors of all schools, is used in the leading hospitals of the world, and is recognized as a family medicine everywhere. It is absolutely pure.

CAUTION.—When you ask your druggist, grocer or dealer for Duffy's Pure Malt Whiskey be sure you get the genuine. It is the only absolutely pure medicinal malt whiskey and is sold in sealed bottles only; never in bulk. Price \$1.00. Look for the trade-mark, the "Old Chemist," on the label, and make sure the seal over the cork is unbroken. Illustrated medical booklet and doctor's advice free, Duffy Malt Whiskey Co., Rochester, N. Y.



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