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The undersigned having been appointed agents of the above company are prepared to insure risks against fire on Stone and Brick Buildings and on Merchandise stored therein on the most favorable terms. For particulars apply at the office of F. A. SCHAFFER & CO., Agts.

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Having established an agency at Honolulu and the Hawaiian Islands, the undersigned general agents are authorized to take risks against the dangers of the sea at the most reasonable rates and on the most favorable terms.

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MISSIONARY ROASTS JAPANESE TO A TURN

TORONTO, August 3.—The Rev. E. P. Mackay, General Secretary of Foreign Missions for the Presbyterian Church in Canada, in a letter to Mr. Hamilton Cassels, K. C., gives a very different idea of the Japanese people from that which is generally accepted nowadays. Dr. Mackay is on a tour of inspection of the Presbyterian missions in the East, and is now in Manchuria, having gone there from Korea. He describes the Japanese Government's treatment of the Koreans as barbarous and atrocious.

"It is oppression—atrocity—oppression," he says; "I was a Japanese enthusiast until I came here, but I have changed in spite of myself. They have spent tens of thousands in writing themselves up and winning the confidence of Europe and America, and thus securing moral support and funds. Yet in reality they are barbarians. Their treatment of the Koreans is scarcely less atrocious than the horrors of the Congo."

"It would be incredible if I did not see it before my eyes and hear it from every missionary on the ground. Mr. Hulbert, who has written on Korea, and has given his life to them, is now in Europe trying to get a hearing for the Koreans at The Hague. I see in the Montreal Witness a paragraph from Tokio describing Mr. Hulbert as an agitator and American adventurer who is trying to make himself notorious. That is the kind of thing that Japan has reduced to a system. I have not yet met one foreigner who is not intensely indignant at the cruelty and injustice of Japan in this land."

"I am told by one of the oldest missionaries in Korea today that there is not a case on record in which a Korean got justice against a Japanese, however great the offense, and this is done, and made possible, it is believed, because of British alliance. An old courteous gentleman called on me the other day and asked whether this was Western civilization. He knew Britain's influence is in this, although too courteous to say so. I never before blushed for my country. "But you will think me excited. No, I am greatly disappointed, and ruminating how far it may be in my power to enlighten America as to the real conditions. Japan's loans and successes have been so far aided by Western sympathy that probably nothing else will be so effective as exposure in compelling decency in administration. Somebody has summed up the Japanese in two words—"Conciliant and Deceit." I am afraid it is correct."

ILLNESS AND DEATH MAKE SAD HOUSEHOLD

The infant daughter of Mr. and Mrs. Geo. Fred Wright, about four months old, died Saturday of convulsions from dysentery. Mr. Wright, who was seized with the same malady before the child, was seriously ill last night. It was hoped, though, that he would recover. He is attended by Doctors Wayson and Herbert. The contributory cause of the seizures of father and child is as yet unknown. It is supposed, however, that Mr. Wright contracted the disease by drinking water from some of the gulches where he has been at work surveying. He is an assistant in the Territorial Survey office and considered one of the most reliable members of the staff, being diligent and unsparring of himself and of his strength, and always to be depended on in difficult work. Owing to the father's condition it has not been thought prudent to inform him of the child's death.

STREET CAR AND AUTO IN COLLISION

An auto, driven by J. C. Kennedy, was struck in a rear-end collision yesterday afternoon by a Rapid Transit car, bringing home-coming passengers from the ball game. Mr. Kennedy blamed the motorman for not sounding his gong and the motorman put the blame on the automobilist for not having control of his machine and running in front of the car. The passengers, still full of the ball game, roared hard for the motorman. The auto was not appreciably damaged, but the car lost a portion of its side step.

Dr. and Mrs. Whitney of Honolulu are staying with Mr. and Mrs. W. S. Terry, at their mountain home on Hawaii.

Commercial News

By Daniel Logan.

By far the most important event in commercial affairs for the week, as well as in a long time past, was a conference of business men called by Admiral Very at the U. S. naval station. In his circular note of invitation and remarks at the meeting the local station commandant stated that it was necessary to show the Government and Congress that the opening of Pearl Harbor and its improvement, including the erection of dry docks capable of receiving the largest national and merchant vessels afloat, was "a commercial as well as a military necessity." He urged the meeting that it was essential to make persistent efforts to pull together. "Unless the business men of Honolulu do this," the admiral said, "there can be nothing whatever done toward what should be the most magnificent naval station in the world."

This was all a real surprise to Honolulu, which had always regarded itself as a passive factor in regard to Pearl Harbor. It had been living along in expectancy of what was deemed a foregone conclusion—the making of Pearl Harbor a great naval station and, incidentally, an important haven of maritime commerce. When, however, it was made known that their estimate of the necessity of such additional port would be of great value in deciding the possibility of operations, within the near future, even to make a naval station, the leading business men were prompt in uttering their opinion. Both by letters and speeches they gave their views all one way, which in conclusion were summed up in resolutions unanimously carried to the following effect:

That Honolulu Harbor is of insufficient size to accommodate present commercial, military and naval interests and can not be enlarged to meet the demands of the near future; that there is a pressing need for drydock facilities which can not be located at Honolulu for lack of space and because of exposure to attack; that the opening of Pearl Harbor, besides providing adequate facilities for military, naval and general commercial purposes will afford direct shipment for large and increasing amounts of freight from the central and west portions of the Island of Oahu; that it be resolved, by the citizens and business men of this city here assembled, that the deepening, widening and straightening of the Pearl Harbor Channel is an important and imperative necessity to the commercial interests both of this Territory and of the mainland; and, as the work necessary to accomplish this result will require much time, it is resolved further that the meeting emphasize the necessity for prompt inception and effective prosecution of the work, and, further, urge the commercial bodies of this city to take action forthwith in furtherance of this project.

VARIOUS PUBLIC MATTERS.

Governor Frear has lost no time in taking steps to carry out certain large measures of policy foreshadowed in his inaugural address. After having the Commissioner of Public Lands in protracted conference with him one day, the Governor's land policy was outlined broadly as follows: (1) Land suitable for settlement is to be gotten into the possession of actual settlers as soon as possible. (2) Land not now suitable for settlement, or not needed for settlement at this time, but which may be later, is not to be sold, but is to be retained by the government pending its being needed for settlement, but meanwhile is to be leased and so made to yield a revenue to the government.

While the Superintendent of Public Instruction has in his hands the plans for Honolulu high school, proposed to be erected on the Maertens premises opposite Thomas square, it is intimated that the Governor will not authorize the expenditure on the building so long as any doubt of title to the site remains. Title depends on the decision of the United States Supreme Court on the legality of the Lanai land exchange, the Maertens lot being one of the properties acquired by the Territory in that transaction. It was announced yesterday, however, that if the Superintendent find any way of guaranteeing the title, irrespective of what the judicial decision may be, the necessary authorization of construction will be given.

Captain Otwell, U. S. A. engineer at Honolulu, is advertising for an enormous amount of material that will be needed for the construction of fortification works at Honolulu and Pearl Harbor. Advice has been received at the U. S. Naval station here from the Navy Department at Washington to the effect that the ship John Ena, the ship Edward Sewall and the ship Astral are under charter to transport coal for the Navy from the east coast to Honolulu, and Lind & Co. of New York, have been awarded the contract to convey 25,000 tons, about five shiploads, to the islands. These eight vessels will bring about 40,000 tons of coal and, together with seven other vessels whose charters have been announced, from the Atlantic coast of America and from Cardiff, Wales, about 75,000 tons of coal will soon be on the way to Hawaii for the Honolulu Naval station. It is estimated that the freight money the Government will have to pay on all this coal for the navy will amount to more than half a million dollars.

SUGAR AND STOCKS.

There has been considerable fluctuation in the raw sugar market at New York this last week and, curiously, while centrifugals at \$77.50 the ton represent a decline of eighty cents, the parity of European beets at \$82.20 is a substantial advance of \$1.40. The latest rise in beets was yesterday to 10s. the long cut.

Dealings in stocks and bonds have been light, the one exception being Ewa. Four blocks of H. C. & S. Co., making 78 shares in all, at \$81 were reported yesterday. Olaa is strong with sales at \$3.50. Transactions for the week have been: Waiaina (\$100), 10, 10 at 71; Ewa (\$20), 2000, 100, 250, 100, 200 at 25; O. R. & L. Co. (\$100), 5 at 99; Olau (\$20), 35, 100 at 24, 5 at 23.75; H. C. & S. Co. (\$100), 78 at 81; Olaa (\$20), 60 at 3.50; McBryde 6's, \$1000, \$1000 at 97, \$5000 at 96.50; Pioneer 6's, \$5000 at 101.

REAL ESTATE.

The Waterhouse Trust Co. has received a letter from the Treasury Department confirming the cable accepting the Mahuka site for the Federal building. One of the pieces of land comprising the site has been bought at auction by that company from J. O. Carter, trustee of J. A. Cummins, the price being \$18,700. Transactions recorded the past week include the following: Deed, Robert S. Thurston et al to William H. Shipman, half interest in land and buildings corner Waiannuane and Reed streets, Hilo, \$3400; deed, Henry B. Penhallow and wife to Malcolm Macintyre, lot with buildings at College Hills, \$1500; deed, Polly Kalua and husband (J. W.) to Wm. T. Robinson, eight lots of kuleana, Vineyard, Kalua and Church streets, Wailuku, \$2000; release, C. H. Fanning to J. W. Kalua, on property Vineyard and Market streets, Wailuku, \$6000; deed, Ellen L. B. Atherton to Matilda B. Sackwitz, two lots at Palolo valley, Honolulu, \$1000; deed, John W. Schutte et al by commissioner to Joseph C. Oliveira, portions kuleana 1151 and 1476, Nuanu road, Honolulu, \$1630; deed, Kapiolani Estate, Ltd., to Batsheba M. Allen, property in North Kona, Hawaii, \$2750; deed, Frank Fitz, trustee, to Mary E. Foster, lots 11 to 16 inclusive, buildings, etc., Palolo, \$1000 and mortgage \$1000; deed, Frank T. Gray to A. L. Louissin et al, five lots in right of purchase leasehold, Kaapahu, Hamakua, \$3250.

GENERAL ITEMS.

Papers were signed the past week empowering Joseph A. Gilman to finance the Standard Telephone Co., which has a charter approved by Congress. The operation will include flotation of capital stock and bonds. Upon the accomplishment of this to a given extent, Mr. Gilman is further authorized to proceed with the installation of an automatic telephone exchange in Honolulu comprising 1300 city and 100 rural telephones.

It is rumored that George R. Carter, the lately retired Governor of Hawaii and head of the Hawaiian Trust Co., Ltd., will start a new bank in Honolulu backed with New York capital. James P. Morgan, president, has appointed the following standing committees of the Chamber of Commerce for the year 1907-1908:

Finance—E. D. Tenney, W. Pfothenhauer, A. Garvie. Membership—J. A. Kennedy, A. N. Campbell, A. Garvie. Arbitration—W. Pfothenhauer, E. D. Tenney, B. F. Dillingham, G. H. Robertson, J. A. Kennedy. Commerce, Manufacture and Agriculture—T. C. Davies, J. P. Cooke, A. Garvie. Harbor, Shipping and Transportation—E. I. Spalding, J. A. Kennedy, A. N. Campbell. Legislature and Public Improvements—B. F. Dillingham, G. H. Robertson, E. I. Spalding. Reception and Entertainment—A. N. Campbell, T. C. Davies, J. P. Cooke. Honolulu Commercial Club held its first annual meeting on Friday evening, reelecting the trustees and officers who had served for the short term since the club began its existence. Catton, Neill & Co., Ltd., ironfounders and engineers, have begun the erection of new workshops at South and Second streets, Kakaako, which will cost \$50,000. Their manufacturing plant will be removed thither from Queen street. There will be new machinery installed and electric power from the company's powerhouse will be used throughout.

Ocean steam arrivals for the week have been the Crook from San Francisco, the Nippon Maru from San Francisco, the Buford from San Francisco and the Manuka from Vancouver. Departures have been the Crook for Manila, the Valdivia for Newcastle, the Difor for Manila, the Nippon Maru for the Orient, the Aorangi for Vancouver, the Manuka for the Colonies and the Buford for Manila.

MISSSES RICE SUFFER PTOMAIN POISONING

The Misses Rice who went to Wahiawa last Friday to spend a week in the Townsend cottage were both taken violently ill the same afternoon with ptomaine poisoning. Dr. Wood of Waiaina was called, and by his skillful treatment both were soon out of danger though Miss Nellie Rice's case was most severe as he had heart trouble in connection with the poisoning. Word received from them last evening was to the effect that they were improving nicely, and expect to be able to return to the city at the end of this week.

SICKNESS COMES WHEN LEAST EXPECTED.

A little forethought may save you no end of trouble. Anyone who makes it a rule to keep Chamberlain's Colic, Cholera and Diarrhoea Remedy at hand knows this to be a fact. For sale by all dealers. Benson, Smith & Co., Ltd., agents for Hawaii.

SAVE YOUR SKIN

How to Preserve Purify and Beautify the Skin and Complexion. To preserve, purify, and beautify the skin, and prevent pimples, blotches, blackheads, redness, roughness, yellow, oily, mothy skin, chapping, and many other forms of skin blemishes, no other skin or complexion soap is for a moment to be compared with CUTICURA SOAP, because no other soap reaches the cause, viz., the clogged, irritated, or inflamed condition of the PORES.

SAVE YOUR HAIR

How to Prevent Falling Hair Scalp Humours and Dandruff. Cleanse the scalp and hair thoroughly with a warm shampoo of CUTICURA SOAP, rinse with warm water, dry carefully, and apply a light dressing of CUTICURA, purest of emollients, gently rubbed into the scalp. This simple, refreshing, and inexpensive treatment will clear the scalp and hair of crusts, scales, and dandruff, soothe irritated, itching surfaces, stimulate the hair follicles, supply the roots with energy and nourishment, and make the hair grow upon a sweet, wholesome, and healthy scalp, when all else fails.

SAVE YOUR HANDS

How to Make the Hands Soft and White in a Single Night. Bathe and soak the hands on retiring in a strong, hot lather of CUTICURA SOAP. Dry thoroughly and anoint freely with CUTICURA Ointment, the great skin cure and purest of emollients. Wear during the night old, loose kid gloves with the finger ends cut off. For red, rough, chapped hands, dry, fissured, itching, feverish palms, shapeless nails, with painful finger ends, this one night treatment is simply wonderful and a blessing to all afflicted with sore, chapped, rough, or tender hands.

Cuticura Complete External and Internal Treatment for Every Humour, The Set. Consisting of CUTICURA SOAP, to cleanse the skin of crusts and scales and soften the thickened cuticle, CUTICURA Ointment to instantly relieve itching, inflammation, and irritation, and soothe and heal, and CUTICURA RESOLVENT, to cool and cleanse the blood. A SINGLE SET is often sufficient to cure the most torturing, disfiguring, and humiliating skin, scalp, and blood humours, with loss of hair, when all else fails. Sold throughout the world. Agent: R. T. TERRY & Co., Sydney, N. S. W., Australia. Depot: LEXNOR LTD., Cape Town. All about the Skin, Scalp, and Hair, post free. "HYPER DERM AND CURE, COMP. Sole Prop., Boston, U. S. A."

U. J. Collins Browne's Chlorodyne. The ORIGINAL and ONLY GENUINE. Acts like a Charm in Cholera and arrests DIARRHOEA, and is the only specific in CHOLERA and DYSENTERY. The only Palliative in NEURALGIA, GOUT, RHEUMATISM. Containing Medical Testimony accompanies each Bottle. Sold by all Dispensaries and Chemists. J. T. DAVENPORT, Ltd., London, E.C.

ROAD BUILDING IN KAUAI COUNTY

LIIHUE, August 24.—The county of Kauai expects to build about six miles of macadamized road during the present year. The contract for the road from the landing at Nawiliwili to the northwards, which had been awarded to John Wilson, was, on his bankruptcy, taken over by the county, his bondsmen being held responsible. The work is actually being done at a lower rate than his bid, so that the bondsmen, whom it was thought at first would be heavy losers, will not suffer any loss at all. The work is being done under the direction of Road Supervisor Moraine.

WOULD SEND LEPEERS HOME

To save the Japanese lepers from having to go to the settlement of Mokolai and to bring away those that are already there, the Japanese of Honolulu are at work on a scheme whereby to obtain the consent of the Territorial health authorities to sending all the Japanese unfortunates back to their native land. Those most active in this matter are Dr. Mitamura and Mr. Ishii, a local druggist. It is only within the last few months that the Japanese government has begun to segregate the lepers of Japan, but already three large central isolation camps have been established. Under these circumstances it is the supposition of the local Japanese that the objections to sending their lepers back to that country are removed. It is the claim of those most active in the matter that once it becomes known among the Japanese that lepers will be sent to Japan and not to Mokolai there will be no further attempts to conceal the presence of the disease among them and that suspects will readily give themselves up to the authorities for examination, being impressed with the idea that in Japan there is some chance of their cure, something which the Japanese do not associate with the settlement at Mokolai. In bringing the matter before the local Board of Health the Japanese will agree to establish a fund whereby all the expense of sending the lepers to Japan will be met without cost to the local government. It is thought too that there will be no objection raised to the scheme on the part of the Japanese government, it being suggested rather that the home government, in its paternal way, will readily agree to assume the charge of the lepers once they are returned to their home. At the present time there are three Japanese suspects in confinement at the Kalaheo receiving station and it is the hope of the Japanese back of this scheme to get it in working order in time to send these three first to Japan if it is decided by the pathologist at the station that the dread disease has secured a hold upon them.

CARTER HAS NOT HEARD THE RUMOR

"The item you refer to is about as accurate as most of the reports published in the Honolulu papers," remarked ex-Governor Carter last night over the telephone, when he was asked if the published report that it was rumored that he was about to start a bank in Honolulu was founded on fact. "The Honolulu papers manage to twist around and get wrong about all the things they publish." "The report was published as a rumor only and given for what it was worth," Mr. Carter was informed. "Yes, most of your things are given for what they are worth," responded the ex-official, "but I do not see why you should be always wrong." "Well, we haven't had any monopoly on that way of doing things," was the reminder that struck the ex-Governors ear in response. "No, that's right, too," he said. "But I think you should try to get things right and this calling me up is one of the first moves in that direction I have noticed. But I have not heard the rumor you speak of, neither have I seen it in the paper, and I don't know a thing about it."

ROUGH FOR TEXAN.

A. H. S. S. Texan on her trip from Hilo to Salina Cruz had a very rough experience. She was three days behind time and experienced a hurricane that compelled the vessel to heave to for 52 hours. Two boats were lost and one was badly broken. Port deck cabins were stove in, the steam winch pipes carried away and ventilators and railings were torn out. Saloon and cabins were flooded.

W. G. HALL FROM KAUALI

Steamer W. G. Hall, Captain Thompson, arrived at 5:40 o'clock yesterday morning from Kauai with twenty cabin and thirty-seven deck passengers, 6000 bags of sugar, 25 cases of pears, 11 cases of lemons, a horse and 30 packages of sundries. She reports good weather on Kauai. The Mikahala was loading sugar at Koloa and will have 4040 bags of K. P.; she will also bring 800 bags of W. sugar.

QUININE THAT DOES NOT AFFECT THE HEAD

LAXATIVE BROMO Quinine Tablets for Colds, Grip, Influenza or any Catarrhal disorders. Headache and Feverish or Malarious conditions. E. W. Grove's signature on every box. Made by PARIS MEDICINE CO., Saint Louis, U. S. of A.