

THE Bank of Hawaii LIMITED.
 Incorporated under the Laws of the Territory of Hawaii.
Paid-Up Capital . . . \$600,000
Surplus 200,000
Undivided Profits . . . 35,000

OFFICERS AND DIRECTORS.
 Charles M. Cooke, President
 P. C. Jones, Vice-President
 C. H. Cooke, Cashier
 F. C. Atherton, Assistant Cashier
 H. Waterhouse, F. W. Macfarlane,
 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

Hawaii Land Co. LIMITED.

Capital Stock \$100,000
Capital, paid up \$58,080

OFFICERS.
 W. C. Achi, President and Manager
 M. K. Nakulua, Vice-President
 J. Makainai, Treasurer
 Enoch Johnson, Secretary
 C. J. Holt, Auditor

BOARD OF DIRECTORS:
 Jonah Kumalae, S. M. Kanakanui,
 J. M. Kea.

The above Company will buy, lease or sell lands in all parts of the Hawaiian Islands, and also has houses in the City of Honolulu for rent.

The Yokohama Specie Bank, Ltd

Subscribed Capital, - - Yen 24,000,000
Paid Up Capital, - - - Yen 18,000,000
Reserved Fund, - - - Yen 8,710,000

HEAD OFFICE: YOKOHAMA.
 Interested Allowed.
 On fixed deposit for 12 months, 4 per cent per annum.
 On fixed deposit for 6 months, 3½ per cent per annum.
 On fixed deposit for 3 months, 3 per cent per annum.
 The bank buys and receives for collection Bills of Exchange, issues Drafts and Letters of Credit, and transacts a general banking business.

Branch of Yokohama Specie Bank New Republic building, Honolulu, H. T.

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 - The Union Bank of London, Ltd.
 NEW YORK - American Exchange National Bank.
 CHICAGO - Merchants' National Bank.
 PARIS - Credit Lyonnais.
 BERLIN - Dresdener Bank.
 HONGKONG AND YOKOHAMA - Hongkong and Shanghai Banking Corporation.
 NEW ZEALAND AND AUSTRALIA - Bank of New Zealand.
 VICTORIA AND VANCOUVER - Bank of British North America.

Transact a General Banking & Exchange Business
 Deposits Received, Loans made on Approved Security, Commercial and Travelers' credits issued, Bills of Exchange Bought and Sold.
COLLECTIONS PROMPTLY ACCOUNTED FOR.

C. BREWER & CO., LIMITED.
 Queen Street, Honolulu, H. T.

AGENTS FOR
 Hawaiian Agricultural Company, Omoia Sugar Company, Honomu Sugar Company, Walluku Sugar Company, Makee Sugar Company, Ookala Sugar Plantation Company, Haleakala Ranch Company, Kapapala Ranch, Planters' Line and Shipping Company, San Francisco Packets, Chas. Brewer & Co's Line of Boston Packets, Agents Boston Board of Underwriters, Agents for Philadelphia Board of Underwriters, Standard Oil Company.

LIST OF OFFICERS:
 C. M. Cooke, President; George E. Robertson, Manager; E. F. Bishop, Treasurer and Secretary; Col. W. F. Allen, Auditor; P. C. Jones, H. Waterhouse, G. R. Carter, Directors.

O. SEIHOA
 AGENCY OF

KEI HIN BANK, LTD
 VINEYARD ST.
 Telephone White 1811.

Transacts General Banking and Exchange Business.

HEAD OFFICE, TOKYO, JAPAN
DRAW EXCHANGE ON FIRST NATIONAL BANK, YOKOHAMA.

BISHOP & CO., BANKERS
 ESTABLISHED IN 1858.

Banking Department.
 Transact business in all departments of banking.
 Collections carefully attended to.
 Exchange bought and sold.

Commercial and Travelers' 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 and 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 2 per cent. Three months, at 3 per cent. Six months, at 3½ per cent. Twelve months, at 4 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 4½ 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.



A Proposition
 Kindly indicate to us your desires and we will promptly meet you with a definite proposition.

Hawaiian Trust Co. Ltd.
 923 Fort Street.

ALEXANDER & BALDWIN LIMITED
OFFICERS.
 H. P. Baldwin, President
 J. B. Castle, First Vice-President
 W. M. Alexander, Second Vice-President
 J. P. Cooke, Treasurer
 W. O. Smith, Secretary
 George R. Carter, Auditor

Sugar Factors
Commission Merchants

AGENTS FOR
 Hawaiian Commercial and Sugar Co., Haiku Sugar Company, Paia Plantation Company, Naliu Sugar Company, Kihai Plantation Company, Havilian Sugar Company, Kahului Railroad Company, and A. and B. Line, Edward May, Emily F. Whitney, W. B. Flint.

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 4½ per cent per annum.
 Rules and regulations furnished upon application.

JOSEPH HARTMANN & CO.
 WHOLESALE

Wine and Liquor Dealers
 Waverley Block, BETHEL ST.

Y. W. C. A. IN NEW ROOMS
Additional Space in Boston Block.

GYMNASIUM A NEW FEATURE

Shower Baths, Dressing Room, Lockers, New Kitchen and Luncheon Added.

The rapid growth of the Young Women's Christian Association during the past year has caused the Board of Directors to take over one half of the upper story of the Boston Block to meet the new requirements, and carpenters, plumbers and painters are now busily engaged in remodeling the rooms. The two front rooms formerly occupied by the Hawaiian Board of missions have been vacated by that body and have been thrown into one large room, which will in future be used as a gymnasium, meeting hall and place where socials are to be held. The gymnasium and additional quarters have been the dream of Mrs. H. C. Brown, the secretary, for the past six months, and the steady growth in all departments of the organization justified her in making the recommendation that the entire half floor be taken over for the Y. W. C. A., part of which to be devoted to the gymnasium.

It is planned to have the large front room fitted with regular gymnasium apparatus so that Miss Lillian Bacon, the physical director, will have complete equipment for all kinds of physical development. There will be two chest weight machines, dumb bells, Indian clubs, traveling and flying rings, a jumping standard and landing mattress. Basket ball will probably be played out of doors on grounds which have already been offered for the use of Y. W. C. A. Miss Bacon, who besides being the physical director will be the assistant secretary of the Association, will commence her duties with the classes on October 1, and will give attention to both class and individual training.

In order to give the Y. W. C. A. the privacy of the half floor, a doorway has been constructed across the hallway near the elevator. Leading from the gymnasium will be a toilet, and the next room, formerly used as a dress-making parlor, will be equipped with three shower baths and rows of lockers, with ample accommodations for all the physical classes. A large closet for storage purposes and a dressing room will be fitted into this apartment. What was formerly the lunch room has been made smaller and is being fitted up with a sink, shelves and drop tables and transformed into a well-equipped, though small, kitchen. The next room, formerly used as the kitchen, is being enlarged and made into a lunch room with accommodations for sixty guests a day.

The old sitting room and office at the end of the hall will not be changed. Altogether the association will have command of five rooms each perfectly equipped for the special work required of them.

The improvements mean a large additional expense to the Board, but the members thereof feel that the growth of the association and the needs of the women of the city demanded more space.

The various rooms will be ready for occupancy by the end of next week.

Small Farming on Maui.

Mr. E. H. Bailey, inspector of customs at Kahului, is perhaps the best posted man on Maui so far as small farming is concerned, having been born and raised on the island, and having paid much attention from boyhood to agricultural matters.

On being asked his opinion as to the views expressed by Mr. John Horner of Hawaii, in a recent issue of the Honolulu Advertiser, Mr. Bailey stated that any one who should come to Maui and undertake small farming would at first meet exactly the experience described by Mr. Horner, as to the destruction of crops by worms.

However, Mr. Bailey contends that a proper study of times and conditions for planting, and a free use of available means for fighting the ravages of worms will obviate much of the trouble complained of by Mr. Horner. The two principal pests are cut worms and ground worms. Flies and mynah birds, also poultry, if available, take care of the cut worms, and paris green and flour exterminate the ground worms.

Mr. Bailey has prepared twenty acres this spring and has just finished planting it to potatoes, corn, melons, squashes, wheat and barley, having studied the conditions and planted so as to avoid the worst season for worms. He has imported a large quantity and variety of seed potatoes for experimental purposes this season. Side Lights.

Dee Gets Kamalo Stock.

The auction sale of Kamalo stock to satisfy a claim of Hitchcock vs. Hustace et al., was held Thursday at noon in front of the Police Station. The only sale made was that of 145 shares of assessable Kamalo stock which were disposed of to Larry Dee at ten cents per share. Six dollars have already been paid in on each share. Dee was the first, last and only bidder. The sale of Foster's real estate which is involved in the liquidation was postponed for one week. The property is on Oahu and Molokai.

The McKinley Park
 Work on the McKinley Park will soon commence, as a large amount of money has been subscribed for that purpose. Its location being on King Street, and the additional fact that the **ELECTRIC ROAD** runs straight out has established this thoroughfare as the main avenue of Honolulu. The beautiful **PAWAA TRACT** lies mauka of this line, just beyond Waikiki Road. Lots in this location are the most desirable in Honolulu. On account of the sheltered condition of this Tract, it is free from the severe winds and rains that come down from the Manoa valley; yet it is subject almost continually to a mild, healthy breeze, rendering it from **10 TO 15 DEGREES COOLER** than Ewa of Punahou Street. On account of the low prices asked and the very small amount down and easy terms, the opportunity to purchase a beautiful home site comes within the reach of all; but after September 15th, the prices of these lots will be **ADVANCED 20 PER CENT.** So now is your time to see
W. M. CAMPBELL,
 for terms, at his office on the premises, or his agents,
W. M. MINTON, 369 Judd Building
 OR **G. W. HAYSELDEN,**
 137 Merchant Street.

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This store has one of the largest Sheet Music Departments in America. All of the new music as soon as published. Every month we issue a Music Bulletin giving a list of new music. If you wish us to mail this Bulletin to you free each month, send name and address. **We charge but 25c copy**, for music published at 50c. Here is a brief list of new and very popular vocal and instrumental pieces.

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VOCAL	INSTRUMENTAL
"A Picture No Artist Can Paint." "When The Harvest Days Are Over." "Good Bye Dolly Gray." "For Old Times Sake." "Close Your Dreamy Eyes." "Baby You're The Sweetest Girl." "You Have Won Her Happy Heart." "Stay in Your Own Back Yard." "When The Autumn Leaves Are Falling."	"Invincible Eagle," Sousa's Latest March. "Casilda" - Spanish Intermezzo. "The Ohio," March and Two Step. "Southern Girl Caprice." "Mosquito Parade." "Hanky Dory Cake Walk." "Rickety Dan Cake Walk." "Funic-Funicella Waltz." "Smoky Makes Cake Walk."

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Volcano Mineral Water
 From the Springs at Puua
 Arrangements have been made to have this fine mineral water bottled in this city at the
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TERMS: One Case of 100 Bottles (pints) \$8.50
One Case of 50 Bottles (pints) \$4.25
 A rebate of One Dollar will be made upon the return of shipping case and 100 bottles.

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New Book Bulletin
Golden Rule Bazaar
 "If I Were King," by Justin McCarthy.
 "The Strollers," by F. L. K. S. Isham.
 "The Dark of the Moon," by E. B. Crockett.
 "The Lovely Mrs. Pemberton," by Florence Warden.
 "The Fifth String," by John Philip Sousa.
 "The Methods of Lady Waldenbury," by Mrs. Burnett.
 "Double Barrel Detective Story," by Mark Twain.
 "The Mastery of the Pacific," by A. E. Colquhoun.
 "A House Party," edited by Paul Leicester Ford.
 "Dorothy Vernon of Haddon Hall," by Chas. Majors.
 "The Woman Who Dared," by L. M. Lynch.
 "A Roman Mystery," by Richard Bagot.
 "The Fighting Bishop," by H. M. Hopkins.
 "The Captain of the Grey Horse Troop," by Hamlin Garland.
 "The Magic Wheel," by John Strange Winter.
 "The Kentons," by W. D. Howells.
 "Naked Truths, etc.," by Minna Thomas Antrim.
 These are only a FEW of the LATEST BOOKS received at S. S. Starrs.

Our Soda Water
GINGER ALE, CREAM SODA, KOMEL, ROOT BEER, Etc
 Is sweetened by the use of pure cane sugar. We use no cheap substitute, **ONE REASON WHY** our beverages are the best and the most popular.
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 We pursue this course and the result justifies the time and patience used.
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LATEST PATTERNS
 All the Desirable Shapes for Gentlemen, also **Swell Neckwear**
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 The "Dr. Aiden Electric Belt" (with a space) is guaranteed to possess all the curative properties of the expensive belts now sold by doctors and druggists. It gives a very strong current of electricity and is easily regulated. Bound to supersede others. Can be had from the undersigned only; NO AGENTS; NO DISCOUNT. Circuit free. Address **PIERCE ELECTRIC CO.** 222 Post St., San Francisco. Sent free to Hawaii on receipt of \$5.