

THE BANK OF HAWAII LIMITED.

Incorporated Under the Laws of the Territory of Hawaii.

PAID-UP CAPITAL.....\$600,000.00
SURPLUS.....200,000.00
UNDIVIDED PROFITS.....85,737.85

OFFICERS AND DIRECTORS.
Charles M. Cooke.....President
P. C. Jones.....Vice-President
E. W. Macfarlane.....2nd Vice-President
H. Cooke.....Cashier
C. Hustace Jr.....Assistant Cashier
E. P. Bishop, 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.

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 4 1/2 per cent per annum. Rules and regulations furnished upon application.

Claus Spreckels, Wm. G. Irwin.

Claus Spreckels & Co. BANKERS.

HONOLULU, H. I.
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—Dresdener 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.

COLLECTIONS PROMPTLY ACCOUNTED FOR.

ESTABLISHED IN 1858.

BISHOP & CO. BANKERS

BANKING DEPARTMENT.

Transact business in all departments of Banking.

Commercial and Travellers' 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 & 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 3 1/2 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 4 1/2 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.

M. PHILLIPS & CO.,
Wholesale Importers
And Jobbers of
AMERICAN AND EUROPEAN DRY GOODS

Corner of Fort and Queen Sts.
Twenty-five cent pays for a Want ad in the Star. A bargain.

SAFETY IN THE SURF

HOW TO AVOID DANGER WHILE BATHING—AN EXPERT LIFE-SAYER AND SWIMMER SAYS THAT LOSING THE NERVE IN THE WATER IS ONE OF THE GREAT CAUSES OF DROWNING—SWIMMING VERY HARD EXERCISE.

"Now that the swimming season is fairly under way," said Capt. "Tom" Riley, the veteran Coney Island life-saver, "it may not be a bad idea to give a few pointers to the average bather, that may come in useful to him some time or other.

"The first piece of advice I would give is: Don't go far from shore. Swimming is one of the hardest exercises in the world, and a man must be well used to it. No matter whether he is as fit as a fiddle to run a five-mile race in record time, let him be careful how far he tries to swim.

"Every muscle is used when a man is swimming, many of them that are never brought into play in any other way. This is the main reason why so many fellows get into trouble every year.

"They feel good and strong, and when they get into the water they swim and swim until they get tired. Then when they try to swim back again their strength plays out, and if help isn't near by they get rattled. The next day the newspapers have another account of 'An expert swimmer drowned.'

"Getting rattled is another thing to guard against. Nine times out of ten this has more to do with people getting into trouble than anything else. Whatever you do or wherever you are, keep cool—keep your nerve. A man can stay afloat a long time if he won't get rattled, no matter what's the trouble with him.

"There's a spot just off Norton's Point where you can't make headway in one direction or the other. If you are caught in there with a boat you can't pull out, so you can have an idea of what kind of work a swimmer has cut out of him. There is only one thing to do, and that is to keep cool and quiet, and after a while the current will carry you out, but you can't get out by swimming. That is what we call a 'sea puss.'

"In a race I had once some years ago from the Battery to Coney Island I got caught in this place. I knew it the minute I reached it, so I didn't try to swim, but turned over on my back and floated. In the course of a few minutes I was whirled out, and went on and won my race. Now, an inexperienced swimmer would have got rattled, made big efforts to get out, and finally have tired himself out and sunk.

"Don't be afraid of cramps is another thing that all swimmers should remember. There has been so much said and written about cramps that people are scared to death when they feel a little cramp coming on in a toe or hand. Then they lose their nerve altogether and give up, where by being cool they could have made their way to shore in safety. Lots of the pleasure of bathers is taken away by this fear. I won't say that cramps are not slightly dangerous, but they are never so bad that a swimmer can't take care of himself. Swimmers with any kind of ability ought to be able to swim any reasonable distance with any kind of a cramp. The ones who are not good swimmers should always hug the shore and never take chances.

"Cramps are brought on by swimming. So when you feel one coming on stop using the leg or arm where it is located. If you turn over on your back and float a while that will give the cramp a chance to go away, but even if it doesn't it won't prevent you from swimming slowly and getting to shore.

"Most people think a cramp spreads gradually until it goes all over the body from a little cramp in the toe. This isn't so. It is always confined to the leg or arm, where it starts. This is proved by the fact that it goes away when you quit using the leg or arm. I have never yet been in a swimming race for a long distance that I haven't had a cramp in a leg or arm. I got one in my right leg one time so bad that the leg locked at the knee joint every time that I made a kick. Yet I not only finished the race, but won it.

"Whenever you hear cramp stories some one is sure to mention stomach cramps. They are supposed to be the most dangerous kind. You hear where people are doubled up like a jackknife and then sink like a stone. Now, as a matter of fact, in all my experience I never had a stomach cramp or saw a person with one. If they ever happen they have kept out of my sight. And I don't believe there is such a thing. This is another fairy story that has been told until everybody believes it. So that when a fellow in swimming gets a little pain in the stomach he at once imagines he has stomach cramps, and that he's a goner, and will at once yell for help or do something foolish.

"It's nearly always the poor swimmer who gets in trouble, for he is the one to take the greatest chances. Good swimmers always travel in pairs, so they can aid one another in case of trouble. You often see the head of one of these poor swimmers bobbing about away off shore, although we try our best to keep them in, and when one of them gets into trouble he is usually so far out that he is gone before we can get at him."—New York Times.

ROOSEVELT CONFIDENT

THE PRESIDENT SANGUINE OF HIS ELECTION AND THINKS THAT IF THE RIGHT MAN IS NAMED FOR GOVERNOR OF NEW YORK THE ENTIRE REPUBLICAN STATE TICKET WILL BE CARRIED IN THE COMING ELECTION.

WASHINGTON, D. C., July 20.—President Roosevelt is exceedingly sanguine of his election in November, according to friends who have talked with him in the last few days. The President is confident that the country does not desire a change in the parties in power at this time, and he sees nothing to make him believe that the voters manifest any particular dislike for him. The President's long experience in New York politics has made him acquainted with the varying possibilities there, but it is declared that if a suitable man is nominated by the Republicans for Governor the President feels that the entire Republican ticket will be carried through in November.

Newspaper stories represent the President as earnestly desiring the nomination of ex-Secretary Elihu Root as the Republican candidate for governor, and some of these stories go so far as to think that the President is looking forward to four years from now for Root, believing that if the ex-Secretary of War is elected governor this year he will be the logical candidate of the Republicans for President in 1908.

This, however, is probably speculative, as the President would not offend various Republican leaders who are looking forward to 1904 by apparently working plans so that Mr. Root would succeed him as President. There are many big men among the Republican leaders who are looking toward the nomination four years from now, and all of them are personal friends of the President. Secretary Taft, Senator Knox of Pennsylvania, Speaker Cannon, Secretary Shaw, who will have the backing of Iowa; Senator Sponer of Wisconsin, Senator Lodge of Massachusetts and others are in the ambitious list. Anything that would look like favoritism for Mr. Root might make some of these men feel unkindly.

The President, realizing the prospects, is most likely to keep his hands off in the struggle that will precede his retirement from the presidency.

The President's confidence as to his election in November is based upon information reaching him through the party leaders in all the states. He has had a number of conferences with most prominent Republicans in the last few weeks, and all of them think the election is assured to the Republicans without question.

Judge Parker has received a telegram from Muscogee, announcing that "the Indian Territory is on fire with an unconquerable Democratic zeal." He should promptly tell them not to try to put out the fire, but allow it to spread to some region that is represented in the electoral college.—Washington Post.

Queer How It Lingers:

That old leaning some men have for the Custom Tailor. They stand for his blunders, his waste of time, his lack of perception and they pay his tall bills for short service. The Reason is most generally to be found in their not knowing the Way Out

The Path runs straight to our unwatched door. Follow the path and you will know Stein-Block Smart Clothes and learn lessons in Style, Quality and Fit that you never guessed. Ask for this label.



M. MCINERNEY, LTD.
Merchant and Fort Sts.

POLO GAMES...

Main vs. Kauai

HON. S. E. DAMON'S

MOANALUA POLO GROUNDS

Aug. 24th and 27th, 1904.

Tickets, 50c.

Tickets on sale at E. O. Hall & Son's, Woods & Sheldon, Pearson & Potter.

FLEETS ENGAGED.
Associated Press, Morning Service.
TOKIO, August 11.—The entire Russian fleet emerged from Port Arthur Wednesday and a severe engagement followed with results which are not yet known here. The battleships Retvizan and Pobieda were seen outside Port Arthur after the battle.

RUSSIAN SQUADRONS TO UNITE.
Associated Press, Morning Service.
CHEFOO, August 11.—The Russian torpedo destroyer Renshilina has arrived here. It reports that the warships have left Port Arthur in units with the Vladivostok squadron.

BALFOUR DISAGREES.
Associated Press, Morning Service.
LONDON, August 11.—Premier Balfour announces that he does not propose to appoint a committee to examine into the fiscal affairs of the empire as suggested by Chamberlain.

BAND CONCERT.
A public concert will be given by the Territorial band at the Moana Hotel, Waikiki, at 7:30 this evening, for which the following is the programme:
PART I.
March, "A Deed of the Pen".....Moret
Overture, "Light Cavalry".....Suppe
Ballad, "Alice Where Art Thou".....Asher
Selection, "Pirates of Penzance".....Sullivan
PART II.
Vocal, "The Holy City" (by request).....Adams
J. S. Ellis.
Intermezzo, "Dixieland".....Haines
Waltz, "Beautiful Blue Danube".....Strauss
Finale, "Bedelia".....Schwartz
"The Star Spangled Banner."

GOOD PLUMBING is our forte, we don't do cheap work. You will find on exhibition in our store, all the latest fancy designs in bath room apparatus. We carry everything that goes to make up that most important part of a dwelling—the bath room—AND WE INSTALL IT RIGHT. Our plumbing is put in to last, we guarantee all work done by us, and can quote you the names of hundreds of satisfied customers.

It costs no more to have your plumbing and sewer connections done by us and remember WE GUARANTEE THE WORK.
BATH the Plumber, 165 King Street, Telephone 61 Main.

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WHOLESALE GROCERS

There is a Hotter Place Than Honolulu

But no such Comfort there as an

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Why melt and suffocate when for \$15.00 invested in an electric desk fan you can have genuine cool comfort? Think about it and telephone to us.

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Guaranteed Rubber Stamps

Rubber stamps for the business man that give a clean-cut impression and long service. Any style of lettering to suit, also copies of signatures. The quickest work and the lowest prices at

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Savory Meats TENDER BOILING MEAT, JUICY BROILING BITS—WE HAVE THEM ALL.

For special occasions or for the daily menu, we furnish the meats that fill the need completely. Telephone orders are carefully filled and promptly delivered. Main 74.

Island Meat Co., Fort Street

\$72.50

Chicago AND RETURN

One way via St. Louis with stop over privileges.

SALE DAYS—August 18th, 19th, September 1st, 2nd, 5th, 6th, 7th, 8th, October 3rd, 4th, 5th, 6th.

TWO FAST TRAINS DAILY
Via the Southern Pacific Union Pacific and Chicago and Northwestern Railways

Overland Limited, Vestibuled, Leaves San Francisco at 10:00 a. m. The most Luxurious Train in the World. Electric Lighted Throughout. Buffet smoking cars with barber and bath, Booklovers Library, Dining Cars, Standard and Compartment Sleeping Cars and Observation Cars. Less than three days to Chicago without change.

Eastern Express, Vestibuled, Leaves San Francisco at 6:00 p. m. Through Standard and Tourist Sleeping Cars to Chicago. Dining Cars, Free Reclining Chair Cars.

Personally Conducted Excursions—Wednesdays, Thursdays and Fridays at 9 a. m. Send ten cents in stamps for Russia-Japan War Atlas.

Chicago & Northwestern Ry.
R. B. RITCHEY, G. A. P. C.
617 Market St. (Palace Hotel) San Francisco, or S. P. Company's Agent.

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Capital Paid up.....18,000,000
Reserve Fund.....5,350,000

HEAD OFFICE, YOKOHAMA.

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Honolulu, N. W. York, San Francisco, London, Lyons, Bombay, Hongkong, Newchwang, Peking, Shanghai, Tientsin, Kobe, Nagasaki, Tokio.

The Bank buys and receives for collection Bills of Exchange, issues Drafts and Letters of Credit, and transacts a general banking business.

Honolulu Branch 67 King Street

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Esplanade, cor. Allen and Fort Sts.

Manufacturers of Soda Water, Ginger Ale, Sarsaparilla, Root Beer, Cream Soda, Strawberry, Etc., Etc.

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