

# THE BANK OF HAWAII.

INCORPORATED UNDER THE LAWS OF THE REPUBLIC OF HAWAII.  
CAPITAL \$400,000.00

OFFICERS AND DIRECTORS.  
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C. H. Cooke, Cashier  
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Solicits the Accounts of Firms, Corporations, Trusts, Individuals and will promptly and carefully attend to all business connected with banking entrusted to it. Sell and Purchase Foreign Exchange, Issue Letters of Credit.

SAVINGS DEPARTMENT.  
Ordinary and Term Deposits received and interest allowed in accordance with rules and conditions printed in pass books, copies of which may be had on application.

Safe Deposit Boxes rented by the month or year.

W. G. IRWIN, W. M. G. IRWIN, CLAUD SPRECKELS & CO., Bankers,

HONOLULU - - - H. I.  
SAN FRANCISCO AGENTS—THE NEVADA BANK OF SAN FRANCISCO.

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SAN FRANCISCO—The Nevada Bank of San Francisco.  
LONDON—The Union Bank of London, (Ltd.)  
NEW YORK—American Exchange National Bank.  
CHICAGO—Merchants' National Bank.  
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BERLIN—Dresdner Bank.  
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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.

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On October 1st, 1898, and continuing until further notice, Savings Deposits will be received and interest allowed by this Bank at four and one-half per cent per annum. The terms, rules and regulations of the Hawaiian Postal Savings Bank will be adopted as far as it is practicable to apply them, and the Cash Reserve of \$50,000 as required under the Postal Act will be maintained.

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BISHOP & CO.  
Honolulu, September 7, 1898. 5019

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Subscribed Capital Yen 12,000,000  
Paid Up Capital Yen 10,500,000  
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On Fixed Deposit for 12 months 4 p. c.  
On Fixed Deposit for 6 months 3 1/2 p. c.  
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On Current Deposit 5 1/2 per cent p. a.  
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The Bank buys and receives for collection Bills of Exchange, Issues Drafts and Letters of Credit on the above Branches and Agencies and transacts General Banking Business.

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JUHEI ISHIZUKA AGENCY OF  
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## OVER THE LAND

Drummer's Data on Swing Around Circle.

KNOWS ALL TOWNS WELL

Points Out Peculiarities of Each. New York—Washington—Helena—San Francisco.

(Washington Star.)  
One of the most widely known of American commercial travelers found himself the center of a group of Washington business men at a hotel cafe table the other night. He had blown into Washington early in the afternoon, had had a good dinner, was smoking a big black cigar, and was talkative.

"Ask me some hard ones," he said. "The whole country's been my territory for fifteen years past, and is yet, I know the United States like a book. That's my particular graft—the United States and the cities thereof, and the folks that live in them. Put some extremely difficult propositions to me in the shape of questions. Ask me what I think about things. I know 'em all."

"What's the swiftest town in this country, then?" asked one of the local business men, at a venture. "Better than that, name the three swiftest."

"San Francisco, New Orleans, and Helena," replied the commercial traveler, with no more hesitation than if he but answered an inquiry as to the price of goods. "San Francisco first, though, by about a thousand miles. San Francisco is perhaps the swiftest town in the world, let alone the United States. It's a city of high-flyers. People out there just commence to get out of bed for the day's fun along about 8 or 9 o'clock in the evening. New York thinks itself warm. So does Chicago. But neither New York nor Chicago is in it for a minute with San Francisco for swiftness. I suppose more people go broke out in San Francisco in chasing after fun than anywhere else on the globe. They find the fun, but slathers of them make Garrison finishes of it before they have entirely finished the pursuit.

"There's something in the California atmosphere that conduces to a rapid way of living—the burning-the-candle-at-both-ends habit. But you've got to have a lot of money out there to be in the push. San Francisco's main bunch is an aristocracy of wealth almost exclusively: If you haven't got the coin out there you have got to resign yourself to figuring among the 'also rans.'

"It's the coldest-blooded town on earth in which to go broke. You often hear Tommy rot about the 'lavish hospitality of Californians.' Don't believe a word of it. California's a heart-break for a man up against it, and San Francisco particularly so. I've seen men with blue silk hats on their heads working at street cleaning in San Francisco—fellows that have gone out to California from the east, with the idea of making ten-strikes and getting rich. When they went broke they had to take the first thing that came along. There's an astonishingly small middle class in San Francisco. It always strikes me out there that the folks that haven't got money to burn are flat broke. It's a big gamble, somehow or another, the game of life out there on the Pacific slope. But the folks that live there take it as it comes, and they surely do spin around a heap while their velvet lasts. A New York or Chicago man has got to be in good, hard training if he expects to keep up with the procession out in San Francisco, and even then he's a good one if he lasts the route. San Francisco, in fact, is such a clipper that it's demoralizing. When you add to this the fact that the climate of San Francisco is the most atrocious known on the face of the inhabitable world—oh, well, we'll say in the United States, then—you've got San Francisco about at its correct proportions. I wouldn't care to live there."

"Well, how about New Orleans?" asked another member of the party. "There's a popular theory that New Orleans is rather a dead one."

"Popular fallacy, you ought to say," replied the commercial traveler. "New Orleans is the most animated dead one I've ever walked around in, and I've had my twenty or forty hacks at all of them, in this country at least. I hope there's no one from Louisiana in the crowd, for I want to say that there is more drinking done in New Orleans than in any town I ever saw. I don't say drunkenness, understand, I say drinking. The people down there have got the science of holding their drink down very pat, and you very rarely see an intoxicated white man on the streets of New Orleans. But, gee whizz! how they do drink in that town; morning drinking, you know. Now, up around this part of the world the men

that take a certain number of drinks every day never think of beginning at their allotted task before luncheon. A man up this way that drinks before the beginning of the afternoon is rather askantly gazed at. Not so down in New Orleans—not by a jugful! It's drink from getting-up-time to turning-in time, and the more the better with the New Orleans flyers. You hear high-flown sentiments expressed by men at an extremely early hour in the day, down in New Orleans—poetic, gin-ricky thoughts, you know, before the bite of luncheon. But you get used to all that in time, even if you find it impossible to get used to the New Orleans hours for drinking as applied to your own person. Charming old town, nice people; New Orleans is all right. The speculative manner of treating the game of life prevails there, too, as it does in San Francisco, which is probably the reason why the men on velvet today strive so earnestly and so successfully to make the most of their time and opportunities in the way of pleasure seeking. New Orleans is another of the towns that make New York or Chicago look, respectively, like Kokomo and Kankakee when it comes to the matter of actual swiftness."

"How did you happen to insert Helena in that list?" asked one of the commercial traveler's listeners. "I, for one, know that Helena's in the state of Montana, that it's the main town of that state, and that's all I know about it."

"Ought to take a run out there and have a look at it," was the commercial traveler's reply. "If I remember correctly, Helena is the richest city per capita in the United States, which is saying a heap. Well, most of the Helena men picked up their money out of the ground—lucky finders in a mining way, nearly all of them, therefore—well, you couldn't very well expect them to hang on to their dust like a set of staid old Philadelphia merchants, could you? They go a merry pace out in Helena; it's wide-open and all alive, and there's not a front door key owned in the city. Nothing ever closes up in Helena. And, by the way, about a year ago I met, out in Helena, a man who ten years ago was a clerk in a Washington book store. He now owns so many sapphire mines that he doesn't know where they begin or end, and—well, he contributes his mite to the general swiftness of Helena. After Helena comes Denver, and—"

"Switch off to a more agreeable subject," suggested one of the listeners. "What American city has got the prettiest girls?"

"Philadelphia first, Atlanta second, Washington third," said the commercial traveler of much wandering. "You ask that question in such an arbitrary way that there is nothing for it but to answer it just as arbitrarily, but, all the same, I speak my convictions. The prettiest girls and matrons in America are to be seen on Chestnut street in Philadelphia, on a nippy fall or winter afternoon—not the most stylish, you understand, but the most lovely. I have spoken, and I know it all. I don't belong in Philadelphia, am not partial to the place a little bit, but I am a model of impartiality. Then, if there are in any other American city outside of Philadelphia so many pretty women, in proportion to population, as there are in Atlanta, tell me where that town is, that I may take the night sleeper and go there. Willow girls, you know, and all that, and most unattractive as to dress, but wonderfully lovely! They follow each other so fast along Peachtree street that you can't count 'em, and instead of having to walk sixteen blocks, as you do in Boston, for instance, before you see even a passably good looking girl, you have got to traverse that distance of ground in Atlanta before you meet with even a moderately plain-looking girl. Washington is a good third in the matter of its pretty girls. No, I'm not jollying, and I'm not selling goods tonight. I saw at least 200 almighty pretty girls on F street this afternoon when I took a walk up that way shortly after getting into town, and they know how to dress themselves and how to carry themselves, too. Few of the prettiest ones were expensively dressed, but they looked peculiarly fetching all the same."

"Aren't you going to give poor old New York even a few pretty women?" asked one of the business men. "I've seen two or three over there myself."

"Loads and slaws and slathers of pretty women in New York," was the reply, "but I'm talking about the numbers of them in proportion to populations of cities. At that I've walked fifteen squares in New York on Broadway, in the busiest portion of the shopping district, and during shopping hours, without seeing one solitary passable-looking woman. Then one radiant girl dawned, but she didn't atone for the fifteen-block hiatus. And, say, let me whisper it: New York women, San Francisco women, Chicago women, somehow or another, look a trifle—er—well, militant and self-poised to me; was going to say—er—able to take care of themselves—bold then—but I'm afraid."

"Name the most dismal city in America," said one of the party. "Omaha, Nebraska," replied the commercial traveler, without an instant's hesitation.

(The Nebraska reader should understand that this is only one man's opinion, and that there are no means of finding out just how much bad luck this one man may have had in Omaha.)

"What city in the United States has got the best looking men?" was the next one fired at the commercial traveler who felt talkative.

"Denver, beyond a doubt," was the quick reply. "Also the best-groomed and best dressed men. There are more distinguished looking men to the square mile out in Denver than in any other American city—not pretty men, you understand, nor Willie boys, but fine, strapping, splendid looking citizens. As to that distingue look possessed by so many men in Denver, perhaps it's in some measure owing to the fact that a large majority of Denver men over thirty-five years of age have iron-gray hair. There's some quality in the rarified air of Denver that produces this gray hair (on the heads of women, as well as of men, unfortunately), but it surely does set the looks of them off. Moreover, the men of Denver, even those whose incomes are comparatively small, are remarkably well groomed, and in this respect they easily distance the men in general of any other city of equal population."

"In speaking of the ladies, you forgot to mention the town where the most stylish dressers among them live."

"In Providence and New York—Providence first in proportion to its number of inhabitants."

"What's the cheapest city in the United States for a man of limited income to live in?"

"Chicago. You can get more for your money in Chicago in every respect than in any other American city. Everything's cheap out there in the way of living expenses. House rent's a song, owing to a long period of over-building, and provisions have always been at the lowest of figures in Chicago. I might be induced to live there permanently myself if somebody'd guarantee me a dollar a minute for life for the job. Not otherwise, though. The people out there strive to be awfully ha-a-ad and wicked and fa-a-ast, you know, but their strivings in this direction are too palpable, and the Chicago man going the pace always seems to me to be saying, 'Regard me in the act of whirling!'"

"What's the most unsanitary city in America?"

"Philadelphia; Chicago, second; Cincinnati, third; Memphis, fourth—"

"What, then, is the most sanitary city in America? Most healthful to live in, that is?"

"Boston."

"Name the most conceited state and city in the United States."

"Most conceited state, California; most conceited city, Chicago."

"What do you think is the best governed city in the country—outside of Washington, of course?"

"St. Paul."

"Worse governed?"

"Philadelphia; Greater New York, second."

"What's the most conservative town in the United States?"

"Milwaukee."

"In what part of the country do you find the greatest honesty in business transactions?"

"Away down south in Dixie land," was the quick reply. "A southern man as a rule, doesn't know how to drive a hard bargain, much less act dishonestly. A southern business man can't look you in the eye and try to do you. A northern business man—er—well, I pass that up."

"How can any sentient human being elect to live in Baltimore?"

"I don't know."

"Which of the cities is most public spirited?"

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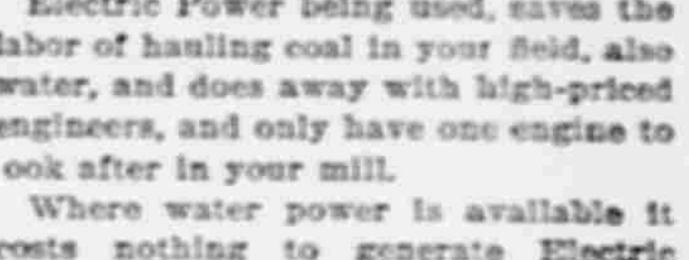
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