

THE BANK OF HAWAII, LIMITED.

Incorporated Under the Laws of the Republic of Hawaii.
CAPITAL \$400,000.00
OFFICERS AND DIRECTORS.

Chas. M. Cooke, President
J. B. Atherton, Vice President
C. H. Cooke, Cashier
F. C. Atherton, Secretary
Directors—Henry Waterhouse, Tom May, F. W. Macfarlane, E. D. Tenney, J. A. McCandless.

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.
CLAUS SPRECKELS & CO., Bankers,

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

DRAW EXCHANGE ON—
SAN FRANCISCO—The Nevada Bank of San Francisco.
LONDON—The Union Bank of London, Ltd.
NEW YORK—American Exchange National Bank.

PARIS—Comptoir National d'Escompte de Paris.
BRUSSELS—Dresdner 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 Traveler's Credits Issued. Bills of Exchange Bought and Sold.
COLLECTIONS PROMPTLY ACCOUNTED FOR.

BISHOP & CO. SAVINGS BANK

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.

Printed copies of the Rules and Regulations may be obtained on the 1st of October on application.
BISHOP & CO.
Honolulu, September 7, 1898. 5019

BISHOP & CO. Bankers

TRANSACT A GENERAL BANKING AND EXCHANGE BUSINESS.
Commercial and Traveler's Letters of Credit issued, available in all the Principal Cities of the World.

INTEREST allowed after July 1st, 1898, on fixed deposits: 3 months 3 1/2 per cent; 6 months 3 3/4 per cent; 12 months 4 per cent.

THE YOKOHAMA SPECIE BANK LIMITED.

Subscribed Capital Yen 12,000,000
Paid Up Capital Yen 10,500,000
Reserve Fund Yen 6,960,000

HEAD OFFICE: YOKOHAMA. BRANCHES AND AGENCIES: Kobe, London, Lyons, New York, San Francisco, Shanghai, Bombay, Hong Kong.

INTEREST ALLOWED:
On Fixed Deposit for 12 months 4 p. c.
On Fixed Deposit for 6 months 3 1/2 p. c.
On Fixed Deposit for 3 months 3 p. c.

INTEREST ALLOWED BY THE HEAD OFFICE AT YOKOHAMA.
On Current Deposit 5 1/2 per cent p. a.
On Fixed Deposit for 12 months, 7 p. c.
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.

Agency Yokohama Specie Bank: New Republic Bldg., Honolulu, H. I.

JUHEI ISHIZUKA AGENCY OF KEI HIN BANK, LTD.

Vineyard Street.

Transact General Banking and Exchange Business.

HEAD OFFICE - - - TOKYO, JAPAN.
Draw exchange on FIRST NATIONAL BANK, YOKOHAMA.

Read the Hawaiian Gazette (Semi-Weekly).

J. H. Schnack. Real Estate and Stock Broker

OFFERS For Sale Any Kind of Island Stocks.

Buy's and sells outright City and Suburban Real Estate.

P. O. BOX NO. 104.



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Why it kills the dandruff and saves the hair. If you are troubled with dandruff, prickly heat or any scalp or skin disease, try a bottle of DANDRUFF KILLER. It never fails to cure. Sold by all druggists and at the Union Barber Shop. Remember the trade mark, "The Two Faces." Beware of imitations.

F. PACHECO, Sole Proprietor. Telephone No. 696.

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AT 25C EACH, Guaranteed 925-1,000 Fine.

JEWELRY OF ALL KINDS Manufactured on Short Notice.

Repairing a Specialty and all goods guaranteed to give satisfaction.

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Of a good, clean shave by expert artists, with sharp tools, visit the Silent Barber Shop. You can't do better anywhere in town.

We have just added to our establishment a LADIES' BOOT BLACK STAND in the rear of our shop.

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J. R. Shaw, D.V.S.



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Cor. Union and Hotel Sts. (Old Bell Tower). CAREFUL AND WELL INFORMED DRIVERS. FIRST CLASS CARRIAGES. HACKS AT ALL HOURS.

Orders for Surreys, Wagonettes, Single or Double Teams at a moment's notice.
HACKS Nos.—45, 65, 70, 77, 97, 125 and 180.

C. BELLINA, Mgr. Tel. 319. Stables Tel. 477.

MAPS, MAPS, MAPS, of Honolulu, just issued by the Hawaiian Gazette Co., von Holt Block, King street. Secure one before they are all gone.

HOW TO TEACH

Close Study of Methods by Hilo Instructors.

PLAY ACTING AS A FEATURE

It is Illustrated—Importance of Drawing—Primary Numbers. Soils of Hawaii.

An interesting, instructive and largely attended session of the Hilo Teachers' Union was held in the Union school at 9 a. m. on Friday, 3rd February.

Mr. W. Ray, president, occupied the chair. The opening exercises consisted of prayer by Rev. J. A. Cruzan and a chorus by the junior pupils of the Hilo Select school.

The minutes of the December meeting were read and approved. May 12th is the date fixed for next meeting. The program will be arranged by Mrs. Smith, Miss Deyo and Mrs. Deacon. Miss Deyo conveyed a request from Mr. Abbot, of Lahainaluna, for Hawaiian legends for publication in Hawaii's Young People.

A talk on drawing was given by Miss Hart, the instructor in that subject in the Hilo Select school. She had on exhibition quite a large display of charcoal work from all the grades. These Miss Hart criticized.

Drawing throughout the grades should be the same, only easier for junior pupils, more finish being required as advance is made. All her work is entirely from nature. The materials required are ordinary yellow drawing paper and charcoal. Where possible adapt work in nature drawing to the seasons. Make drawings tell the truth and with as few lines as possible. Attention should be given to the position on the paper. Shadow may be had by dropping curtains on all sides of the room but one. Guard against making lines too heavy. Have pupils produce their ideas of historic and literary scenes. Quick execution insures greater satisfaction. Old things look best in drawings. Copies of work from great artists should be hung in the room.

Mrs. Kelsey illustrated her method of teaching primary numbers. Objects should be manipulated coincidentally with the first operations and should not be discarded until multiplication and division are thoroughly understood.

The work along the line of agriculture at the Hilo Boarding School was explained by Mr. L. C. Lyman. For books of reference he recommends Professor Maxwell's Lava Soils of Hawaii, Winslow's Principles of Agriculture, How Crops Grow, and How Crops Feed. A knowledge of elementary chemistry is necessary. Valuable information is gained by experimentation in the field, by portioning off plots for different plants and fertilizers. At present he is experimenting on leguminous plants as fertilizers for supplying nitrogen.

Such plants absorb nitrogen from the air and give it to the soil when turned under, in which state it is available for other plants requiring nitrogen. He also gave results of experiments on the germination of seeds under different conditions of temperature, moisture and light.

Miss Nellie Wise recited "Heaven Is Not Reached by a Single Bound." The teaching of Hawaiian geography was talked about by Miss Lyman. She explained her method of introducing a class to the study of Maui after having a fair knowledge of their own island. Read from the map the markings. The meaning of these has already been learned from the map of Hawaii. Plead out from pupils all the information they already possess about the different places. Give historic facts and legends connected with these. Those who have made a trip on the Kinai can give its location relatively to the other islands.

Miss Deyo read a paper on school devices designed to bring out the dramatic element in the child's nature. She asked the teachers to recall how they, when children personated grown up folk, and how real the play was. That which appeals strongest to his imagination is the thing the child will act most naturally, hence in the kindergarten motion about him, animals, the trades, rising of bells, etc. Such scenes interest in the subject and expression through their bodies although their tongues may have little command of English. Any device which brings the image more vividly before the mind is helpful to the child first and secondly to the teacher, as it enables him to get at the child's conception. In history dry facts often disgust the child, but if he can "put himself in the place of" an individual a permanent friendship will at once be established. Teachers should not be after show work to entertain, but what the child sees and feels with his mental faculties. A single feather stuck in his cap and an imaginary bow and arrow in his hand may fill a small boy's mind with visions of Indians and will for the moment make him one. Older pupils can make up conversations in history or literature. Results must not be measured by spectacular effect but by the light of interest shown in the eye and attitude of the pupil.

As illustration of the work Miss Deyo had a number of pupils act:
(1) The Story of the Three Bears, by first year children.
(2) Robinson Crusoe Shooting Goats by second year children.
(3) The Monkey and the Cat, by fourth year children.
(4) Wm. Penn and his Friends Tearing off the Gown of a Student, by sixth year children.

Mr. C. Smith concluded the day's work with a talk on weather observations. The amount of vapor in the atmosphere may be estimated from a thermometer with a piece of wet cotton tied around the bulb. Evaporation

will lower the temperature of the mercury by carrying off heat. The difference between the reading of this thermometer and one wholly exposed will indicate the dryness or humidity. A rain gauge may be constructed by collecting the rain and emptying it into a vessel one-fourth the diameter of the receiver. Every one-sixth of an inch in such a measure represents one one-hundredth of an inch rainfall. The principles of the barometer and thermometer were also explained. Sunshine may be measured very simply by placing on the bottom of a box a sheet of silver paper and having a hole in the center of the lid through which the sun's rays may pass and strike the paper, making a dark line along the course of the ray of light. When cloudy no mark will be made.

The Only High Grade Baking Powder Offered at a Moderate Price.
CALUMET Baking Powder
NONE SO GOOD.

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Rotary Motion and Ball Bearings. LOCK AND CHAIN STITCH. SOLD ON INSTALLMENTS.

Renting and Repairing PARTS AND NEEDLES FOR ALL MACHINES.

L. F. PRESCOTT, Agent. Fort, near Hotel streets.

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Are the hardest of all to make well until you become accustomed to the task. Mothers tell us we are at our best when making photos of the little ones. Our quaint, unique poses—faithful likenesses—and dainty style of finishing photos find favor in every mother's eyes.
Preserve baby's pretty face in one of Williams' photos.

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Great : Variety OF SILK GOODS,

—ALSO— GRASS : CLOTH : HANDKERCHIEFS, DOYLIES : TABLE : COVERS.

SILK SHIRTS, SILK PAJAMAS, ETC.

A large stock on hand to select from, at prices that will surprise you.

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Home-made Bread, Rolls or Cake.

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LANDS For Sale.

- 1—2 lots at Kalia, facing Kamehameha IV Road, and in front of G. Markham's residence, with a new dwelling on.
- 2—One lot 96x200 feet, mauka of the Catholic church premises at Kalia.
- 3—24 lots at Kapalama, lying mauka of King street, about 300 feet from the Kapalama Tramway Depot.
- 4—Five lots and houses at Kapalama, situated mauka of King street and on the Waikiki side of Morris Estate premises, income \$552 a year.
- 5—A lot of about half an acre mauka side of King street, about 400 feet from the corner of Liliha and King streets. The premises produce an income of \$731 per annum.
- 6—25 lots 50x100 feet in Puunui Tract. 25 lots 100x200 in Puunui Tract.
- 7—6 lots 100x200 on Nuuanu street, right opposite the old ice works. About 300 lots 50x100 at Nuuanu at rear and mauka of the above 6 lots.
- 8—About 50 lots in the Kekio Tract, situated opposite the Maake Island band stand. It is admitted that it is one of the best tracts near the Waikiki Sea Beach.
- 9—About 50 lots in the Kapahulu Tract.
- 10—About 1000 acres in Kealahou, Puna, Hawaii; the land extends from the beach to about 2 miles from the volcano.
- 11—City properties, etc., etc.

Prices are the cheapest in the market.

For further particulars apply to **W. C. ACHI & CO. REAL ESTATE BROKERS.**

W. C. ACHI, our manager, has over 16 years' experience in real estate business in this city. Honolulu, February 7, 1899. 5149

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WE MAKE SHIRTS TO ORDER. Telephone No. 676. No. 9-11 Hotel St.

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INDURINE, Water-proof cold-water Paint. Inside and outside; in white and colors.

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Why not generate your power from one CENTRAL Station? One generator can furnish power to your Pump, Centrifugals, Elevators, Pumps, Hallways and Hoists; also, furnish light and power for a radius of from 15 to 20 miles.

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Where water power is available it costs nothing to generate Electric Power.

THE HAWAIIAN ELECTRIC COMPANY is now ready to furnish Electric Plants and Generators of all description at short notice, and also has on hand a large stock of Wire, Cables and Electrical Goods.

All orders will be given prompt attention, and estimates furnished for Lighting and Power Plants; also, attention is given to House and Marine Wiring.

THEO. HOFFMAN, Manager.

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