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Incorporated Under the Laws of the Territory of Hawaii.

CAPITAL, SURPLUS AND PROFITS. **\$1,028,982.39**

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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—Dresdner 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.

COLLECTING PROMPTLY ACCOUNTED FOR.

ESTABLISHED IN 1830. **BISHOP & CO. BANKERS**

Commercial and Travellers' Letters of Credit issued on the Bank of California and The London Joint Stock Bank, Limited, London. Correspondents for the American Express Company, and Thos. Cook & Son. Interest allowed on term and Savings Bank Deposits.

THE **YOKOHAMA SPECIE BANK LIMITED.**

Capital (Paid Up)... Yen 24,000,000.00 Reserved Fund..... 15,050,000.00 Special Reserved Fund 2,000,000.00 HEAD OFFICE, YOKOHAMA. Branches and Agencies: Tokio, Kobe, Osaka, Nagasaki, London, Lyons, New York, San Francisco, Bombay, Hong Kong, Shanghai, Hankow, Chefoo, Tientsin, Peking, Newchang, Dainy, Port Arthur, Antung-Hsien, Liaoyang, Mukden, Tientsin, Chungchun. The bank buys and receives for collection bills of exchange, issues Drafts and Letters of Credit, and transact a general banking business. Honolulu Branch 67 King Street

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**BISHOP TRUST CO., LTD.**

INVESTMENTS. STOCKS AND BONDS. REAL ESTATE MORTGAGES. MONEY TO LOAN ON LISTED COLLATERAL OR PRODUCTIVE REAL ESTATE. 824 BETHEL ST.

**ALEXANDER & BALDWIN LTD** J. P. COOKE, Manager.

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**SUGAR FACTORS AND COMMISSION MERCHANTS**

AGENTS FOR Hawaiian Commercial & Sugar Company. Haiku Sugar Company. Pala Plantation. Maul Agricultural Company. Kihel Plantation Company. Hawaiian Sugar Company. Kahuku Plantation Company. Kahului Railroad Company. Haleakala Ranch Company. Honolulu Ranch.

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AGENTS FOR Hawaiian Agricultural Company, Oahu Sugar Company, Honolulu Sugar Company, Waikuku Sugar Company, Ooia Sugar Plantation Company, Pepee Sugar Co., Kapapala Ranch Charles M. Cooke.....President Geo. H. Robertson, V. Pres. & Mgr. E. Faxon Bishop.....Tres. & Sec'y. F. W. Macfarlane.....Auditor P. C. Jones.....Director C. H. Cooke.....Director J. R. Galt.....Director All of the above named constitute the Board of Directors.

4 SUITS FOR \$1.50. We will clean and press 4 suits a month for \$1.50 if you join our clothes cleaning club. Good work guaranteed. JOIN NOW. TELEPHONE 496.

The Ohio Clothes Cleaning Co. Harrison Block, Beretania at Fort.

**Union Pacific Railroad**

SUGGESTS Speed and Comfort Three trains daily, through cars, first and second class to all points. Reduced rates take effect soon. Write now.

**S. F. Booth** GENERAL AGENT.

No. 1 Montgomery Street, SAN FRANCISCO

**NOTLEY AND ACHI'S FACTIONS COMBINE**

ACHI NOMINATED FOR MAYOR—HENRY VIDA ON SUPERVISOR TICKET—A NUMBER OF REPUBLICAN CANDIDATES BUT NO DEMOCRAT ENDORSED—PLATFORMS ARE BAITED WITH FAT PORK—RESULTS OF TWO CONVENTIONS.

Conventions were held in town yesterday by the Home Rulers and the Laborites, culminating at night in a conference endorsement of candidates from three parties—Home Rule, Labor and Republican, the Democratic ticket not being drawn upon. The following is the composite ticket: Delegate to Congress—Charles K. Notley (H. R.). Mayor—W. C. Achi (L.). Sheriff—John Wise (R.). Deputy Sheriff—C. J. Hoyt (R.). Treasurer—George C. Beckley (Ind.). Auditor—James Becknell (R.). Clerk—D. Kalauokalani, Jr. (R.). County Attorney—John Cathcart (R.). Supervisors—Abe Kekai and Henry Vida (L.), D. Kalauokalani, Sr., Robert W. Davis, and J. M. Kealoha (H. R.). Endorsed—A. Cox (R.), Waiolua; Wm. A. Kane (R.), Ewa. Senators—Charles J. Broad (L.) and J. M. Peopoe (H. R.). Representatives (Fifth District)—

Chas. Kaulukukui (L.), S. K. Mahoe (H. R.), Jesse Makainai (H. R.), J. Kahabawai (H. R.), D. Damien (L.). Endorsed—Ruel Kinney, of Waiolua. Deputy Sheriffs—Frank Paha, Koolaukoko. Endorsed—Oscar Cox (H.), Waiolua; Malua (R.), Waiolua; John Fernandez (R.), Ewa.

**PSYCHOLOGY**

We have been reaching Judge Hart's communication in today's Advertiser and at once, we say: "Now, what kamaaina of all this territory can we, according to the light we have, place with Judge Hart? It is not uncommon for grande ladies and noble dames to walk through Whitechapel and Seven Dials, etc, where the poverty and the misery and the sickness and the crime reach a pitch (a climax) so to speak. They go in behalf of ocular demonstration, for what we see with the eyes and hear with the ears, we are very apt to give credence to! We knew, personally, of a Bishop's party that walked, with the aid of "Scottish Yard," leisurely through Whitechapel not so very long time since. Now, almost all who have occasion to go through King or Hotel, not speaking of the side streets, say from Bethel to the Depot, either go and come in the cars or by private conveyance. Very few walk there. A woman said to us (who walk there once a day), "I dislike to go in these parts at all! Why? because you think you will meet poor people? Often likely untidy and unkempt—the unwashed crowd?" We like to see, read, mark, learn and understand, how Poverty houses and feeds itself; for then we learn what chance we have of keeping well!

The law of Retribution, righteous and just, pursues us with its iron hand, whenever we too long time neglect the poor and the wretched. And so we were deeply interested in Judge Tart's article and plea, for the poor of Palama. Others must find the money for that poor (more or less) neglected settlement-work; but we will give our bit writing and our much praise for Mr. Rath and for all Helpers of that ripe region—ripe and ready with special needs, men, women and little children. Now, who will walk through that district with an eye to help and the heart of pity? The stature of a man or of a woman, or the avoidpols, pounds and ounces, have nothing to do, or very little to do (often) with the brain power, the temperament (with our subject "Psychology" be it understand, as we understand or unravel the science, very little or nothing at all much.) It is a very intricate and subtle matter (no matter) this science of Psychology and perfectly useless (of great use and value) and elusive, to any that cannot follow us, purely intellectually so to speak; for, "stretches of the imagination" have naught to do, as "Harvard" (O. W. H.) knows, with a sixth sense. We are coming to hard, but generally unknown data, figures, facts. And we don't purpose to mix up any, much of any, but the kamaainas, as we have hinted. It is to their wisdom and skill we appeal, to think of this very important subject.

A young man may dodge around and hint: "Now, where are you intending to place me?" when he will have to place himself so far as the writer is concerned, only he will see as plain as he sees Fort street that no separate class is needed; he can pass in with the crowd of ordinaries and help the world if he will by the example of an upright life. As an all-around scientific man one would be very off to say, that Judge Humphreys was not the equal of Judge Hart. But in legal lore Judge Humphreys may be ahead. In temperament they are something alike, fond of family life, tender hearted, gentle and most refined in manner, lacking anything of the brusque or the push—modest, diffident and deferential, most charitable and kind. At a hasty glance, one could easily mistake the handwriting of the one for the handwriting of the other. Of the two gentlemen, the Britisher and the Southerner, we may say that

**VOTE FOR Tom Sharp**

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HONOLULU DRUG CO., LTD. Carry the best of everything in the Drug line. Competent graduate pharmacists employed. Fort Street, Just Above King.

NOTICE. All repairs left at our place must be called for within 30 days or they will be sold to pay expenses. NEW OAHU CARRIAGE MFG. CO. Queen Street near River.

PACIFIC PHOTO GALLERY Waverly Block. (17 Hotel St. makai side.) Photography in all its branches, pictures enlarged. Kodak developing and printing a specialty.

STAR. SHIRTS. Negligee and Outing. SILVA'S TOGGERY. Elks' Bldg., King St.

ALWAYS AHEAD THE ROUGH RIDER CIGAR Fitzpatrick Bros. and Myrtle Cigar Store.

**Oahu Railway TIME TABLE**

OUTWARD For Waiolua, Waiolua, Kahuku and Way Stations—9:15 a. m., \*3:20 p. m. For Pearl City, Ewa Mill and Way Stations—7:30 a. m., \*9:15 a. m., \*11:05 a. m., \*2:15 p. m., \*3:20 p. m., \*5:15 p. m., \*9:20 p. m., 11 p. m. For Waiolua—9:15 a. m. and \*5:15 p. m. INWARD. Arrive Honolulu from Kahuku, Waiolua and Waiolua—8:36 a. m., 5:31 p. m. Arrive Honolulu from Ewa Mill and Pearl City—7:46 a. m., \*8:36 a. m., \*10:38 a. m., \*1:40 p. m., \*4:31 p. m., 5:31 p. m., \*7:30 p. m. Arrive Honolulu from Waiolua—8:36 a. m., \*5:31 p. m. \*Daily, \*Ex \*nday, \*Sunday Only. The Hialewa Limited, a two-hour train (only first-class tickets honored), leaves Honolulu every Sunday at 8:22 a. m.; returning, arrives in Honolulu at 10:10 p. m. The Limited stops only at Pearl City and Waiolua. G. P. DENISON, F. C. SMITH, Supt. G. P. & T. A.

Y. ISHII Corner Beretania and Nuuanu WU JAPANESE DRUGGISTS GENERAL MERCHANDISE All Kinds of American Patent Medicines at Low Prices.

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**Fraternal Meetings** HARMONY LODGE NO 1, I. O. O. F. Meets every Monday evening at 7:00 in Odd Fellows' Hall, Fort Street. Visiting brothers cordially invited to attend. BEN F. VICKERS, N. G. E. R. HENDRY, Sec.

HONOLULU LODGE 616, B. P. O. E. will meet their hall, King street, near Fort, every Friday evening. By order of the E. R. WM. H. McINERNEY, E. R. H. C. EASTON, Secy.

DIVISION No. 1, A. O. H. Meets every first and third Wednesday, at 8 p. m., in C. B. U. Hall, Fort Street. Visiting brothers are cordially invited to attend. FRANK D. CREEDON, Pres. JAMES T. CAREY, Sec.

HAVE YOUR SHIRTS AND COLLARS DONE BY THE French Laundry with their new French dry cleaning process. 258 Beretania St. Phone 1491.

**PRIMO BEER**

NEW ARRIVALS IN SILK GOOD For years our line of silk goods has been the best in town and our last shipment proved no exception. Iwakami & Co., Hotel St.

EDZWORTH TOBACCO—QB01D Two Best Smoking Tobaccos on the Market. MYRTLE CIGAR STORE and FITZPATRICK BROS., Agents.

CHOICE EGGS FOR HATCHING —from— PRIZE WINNER STOCK. "Crystal" White Orpingtons, S. Gray Dorkings, Black Minorcas, White Leghorns "Nonpareils," Brown Leghorns and Buff Wyandottes. Orders filled in rotation and carefully packed. WALTER C. WEEDON, P. O. Box 658, Honolulu.



GOOD TASTE AND JUDGMENT are more essential to having a beautifully appointed table, than large expenditure. Let us show you unusual patterns in **Community Silver** It has a distinct richness of appearance and charm of design which rival sterling. It's more than triple plate—it costs but a trifle more than ordinary plated ware—it lasts a life time. W. W. DIMOND & CO., LTD. 53-7 KING STREET.