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INSURANCE. Theo. H. Davies & Co. (Limited.) AGENTS FOR FIRE, LIFE AND MARINE INSURANCE.

Northern Assurance Company OF LONDON, FOR FIRE AND LIFE. Established 1855. Accumulated Funds \$2,975,000.

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Castle & Cooke, Limited. LIFE and FIRE INSURANCE AGENTS. AGENTS FOR New England Mutual Life Insurance Co. OF BOSTON, Aetna Life Insurance Company OF HARTFORD.

CANADIAN PACIFIC RAILWAY The Famous Tourist Route of the World. In Connection with the Canadian Australian Steamship Line. Tickets are Issued To All Points in the United States and Canada, via Victoria and Vancouver.

Mountain Resorts: Banff, Glacier, Mount Stephens and Fraser Canon. Empress Line of Steamers from Vancouver. Tickets to All Points in Japan, China, India and Around the World.

THEO. H. DAVIES & CO., Ltd. Agents Canadian-Australian S. B. Line Canadian Pacific Railway.

CHAS. BREWER & CO'S NEW YORK LINE Regular line of vessels plying between New York and Honolulu. BARK NUANU will sail from New York on or about July 15, 1906. FREIGHT TAKEN AT LOWEST RATES.

Bank of Hawaii LIMITED. Incorporated Under the Laws of the Territory of Hawaii. PAID-UP CAPITAL \$600,000.00 SURPLUS \$90,000.00 UNDIVIDED PROFITS \$192,617.80 OFFICERS: Charles M. Cooke, President; P. C. Jones, Vice-President; F. W. Macfarlane, 2nd Vice-President; C. H. Cooke, Cashier; C. H. Cooke, Jr., Assistant Cashier; F. B. Damon, Secretary.

Somborn-Bremen Fire Insurance Co. The undersigned having been appointed agents of the above company are prepared to insure risks against fire on Stone and Brick Buildings and on Merchandise stored therein on the most favorable terms.

North German Marine Insur'ce Co. OF BERLIN. Fortuna General Insurance Co. OF BERLIN.

The above Insurance Companies have established a general agency here, and the undersigned, general agents, are authorized to take risks against the dangers of the sea at the most reasonable rates and on the most favorable terms.

General Insurance Co. for Sea River and Land Transport of Dresden. Having established an agency at Honolulu and the Hawaiian Islands, the undersigned general agents are authorized to take risks against the dangers of the sea at the most reasonable rates and on the most favorable terms.

UNION PACIFIC The Overland Route. It is the Route in '40! It is the Route today, and will be for all time to come.



WILL INVITE DALZELL Representative Dalzell of Pennsylvania who is expected on the Pacific coast during the summer, will be asked by the Honolulu Chamber of Commerce to extend his visit to Hawaii.

JULY 4TH SPORTS ON GARDEN ISLE LIHUE, Kauai, July 9.—The Kapaa race-track is generally a Mecca for all lovers of horse speed on the Fourth of July and so also proved to be the case this year.

The New San Francisco By Henry E. Highton.

I wish to add to three communications in the Advertiser a closing article on the present conditions in San Francisco. The conclusions I ventured to express relative to the proportion of damage done by the earthquake and the fire, and which corresponded with the editorial expressions of the Advertiser, have been so completely demonstrated that they have passed beyond the range of interest, but of discussion. It is apparent that so far as the land is concerned, there were two centers of seismic disturbance, one north and the other south of San Francisco.

When the fires were yet burning, it is easy to perceive, from the subsequently published utterances of important railroad men and other capitalists at the East, that a plan of reconstruction was instantaneously evolved and announced that may have been inspired by disinterested motives, but, if carried out, would consummate one of the greatest speculations of modern times. It is not often that an opportunity occurs to contract for the rebuilding of a city with half a million of inhabitants. It was proposed that a few eastern men should combine half a billion or even a billion of dollars that could be advanced for reconstruction. So far as the money is concerned, such a plan is quite feasible, for half a dozen gentlemen can be named who could furnish the entire amount without embarrassment.

The picture, as it has been painted in advance, is not only attractive but dazzling. Capitalists, backed by science, and by a high order of intelligence, immediately after the general facts of the disaster were known, not only grasped the situation but, for the moment if not permanently, drew the disorganized masses to their support. A glittering aggregation of steel, challenging the sky, with broad streets and an ample water supply, all completed within three or four years, would be a splendid monument to the inexorable will of capital, in response to a public demand. Architects and engineers of weight and standing quickly endorsed the proposal and pointed to the frames yet standing as conclusive evidence that structures of steel honestly put together were fire proof and earthquake proof.

Such a metropolis may arise. It would be an improvement upon the San Francisco that was. It would be most attractive to the eye. It might endure for many years. But, without reference to the abstruse technicalities of science, is it desirable and would it secure the best chances for growth and stability? The policy of the railroads kept back the property of California, especially of San Francisco, for at least a quarter of a century. Held in the unrelenting grip of an octopus, that great State, rich beyond measure in the elements of prosperity, that fine city, the New York or London of the Western world, could not expand. It was not until the funding bills were defeated until the railroad grasp was broken and the new railway authorities began to realize their dependence upon the public that a wave of prosperity arose that fructified the entire Pacific Coast and produced a development unexampled in American records and unchecked to the very day of the late catastrophe.

BAD COMPLEXIONS Dry Thin and Falling Hair and Red Rough Hands Prevented by CUTICURA SOAP.

MILLIONS use CUTICURA SOAP exclusively for preserving, purifying, and beautifying the skin, for cleansing the scalp of crusta, scales, and dandruff, and the stopping of falling hair, for softening, whitening, and soothing red, rough, and sore hands, in the form of baths for annoying irritations, inflammations, and chafings, or too free or offensive perspiration, in the form of washes, for ulcerative weaknesses, and for many sensitive antiseptic purposes which readily suggest themselves to women, and especially to mothers, and for all the purposes of the toilet, bath, and nursery.

Complete External and Internal Treatment for Every Humour, consisting of CUTICURA SOAP to cleanse the skin and scalp of crusta and scales and soften the thickened cuticle, CUTICURA Ointment, to instantly allay itching and irritation, and soothe and heal, and CUTICURA RESOLVENT, to cool and cleanse the blood. Sold throughout the world. Australian Agent: H. Towns & Co., Sydney, N. S. W. South African Depot: LEMMON LTD., Cape Town. "How to have Beautiful Skin, Hair, and Hands," free. FOTTER CORP., Boston, U. S. A., Sole Props., CUTICURA REMEDIES.

ress, which is quite legitimate, but to fight nature in order to avoid delay and to prove the superiority of invention to natural laws. In this respect it is likely that nature will prove the master. There is abundance of room on the more solid parts of the earth for cities of any size. San Francisco did not need to destroy the original waterfront and create a fictitious value for insecure land, while its limits were capable of extension to San Jose. But when it really began to enlarge, instead of solving the question of CHEAP, RAPID AND SAFE TRANSPORTATION, which is probably the important issue of the day, population attempted to climb upwards into the air. Since then and notwithstanding the lesson of the earthquake, the effort to educate the masses into the belief that the higher a building is, if made of steel, the less vulnerable it is to seismic convulsion and to fire, has never for a moment ceased.

Jurgens Walter of this city tells us as follows: "My age is 79—well past the ordinary span of life—and I am the parent of eight children. Being so far advanced in years, I regard the relief obtained from Doan's Backache Kidney Pills. I suffered from a lame back for years, but after taking some of the pills (procured at Hollister's drug store) was greatly benefited, and I am satisfied the pills did me much good."

WANT AN EXHIBIT OF HAWAIIAN WOODS

The following letter came in the last mail to the Governor's office: Washington, D. C., June 21, 1906. Gov. George H. Carter, Honolulu, Hawaiian Islands. My Dear Governor: The Jamestown Exposition, which will be held next spring near Norfolk, Virginia, and continue during the summer, is greatly interested in seeing that the Hawaiian Islands have an exhibit at the Exposition. We are especially interested in an exhibit of woods, of the variety of woods in the Islands.

THE ROPING CHAMPIONSHIP

Editor Advertiser:—Kindly inform the who holds the roping championship and what the record for roping steers is, and oblige. HAWAII COWBOY. (J. William Carroll retains the championship as a cow rider. The best roping records are: Two M. Williams—100 steers, Tacoma, Ariz., 1902-3; 3 steers, San Antonio, Tex., 1902-3; 2 steers, San Antonio, Tex., 1902-3; 1 steers, San Antonio, Tex., 1902-3.)

