

# Chapter F14

by  
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# Kahului, Hawaii Territorial 1902 Red Seal



Figure 1. The first Series of 1902 red seal reported from Hawaii Territory.

Arrival of this Kahului note in Andrew Shiva's collection in 2022 represented the last piece in the puzzle required for someone to assemble a complete collection of red seals from every territory and state.

Not only that, it is the last remaining territorial type to appear. We now have at least one Original/1875, 1882 brown back, 1882 date back, 1882 value back, 1902 red seal, 1902 date back and 1902 blue seal plain back from every territory in which those types were issued.

A Series of 1902 red seal territorial was the most anticipated territorial discovery since an 1882 Territory of Alaska brown back arrived in 2013.

Only two of the four banks from Hawaii that issued notes utilized red seals, The First National Banks of Lahaina and The Baldwin National Bank of Kahului. Both dribbled them out in small numbers.

Soak up the appearance of this wonderful jewel. It earned its stripes as a piece of currency by circulating, but miraculously it didn't sustain any damage along the way.

- The note exhibits even circulation without blemishes of any type on either side.
- The penned bank signatures are absolutely spectacular, perfectly formed, legible and as bold as the day they were applied.
- The note is well centered.
- The colors—the red seal, the blue serial numbers, the intaglio face and back inks—are vivid.

Those of us with fingers on the pulse of nationals despaired that any red seals had survived from Hawaii. After all, it has been over a hundred years since they were current. Their age coupled with small numbers spoke of high risk.

The Kahului bank had a circulation of only \$13,000 during the red seal era and the Lahaina bank had \$6,250. To support those meager circulations, only 3,396 \$5, \$10 and \$20 red seals were issued through the Kahului bank and 960 \$10s and \$20s from Lahaina. Don't forget that these totals take into account worn notes that were replaced from circulation, so at any one time there were far fewer of them out there in people's pockets than these totals suggest.

Table 1 reveals that there were two red seal printings for the Kahului bank. Table 2 shows that the first shipment to the bank occurred as soon as the Comptroller's office received the notes from the Bureau of Engraving and Printing. The shipment to the bank on December 17th, 1908 containing the discovery note consisted solely of \$5 sheets. It probably took weeks for the notes to arrive at the bank.

The signers of the note were president Henry Perrine Baldwin and cashier David Colville Lindsay. We'll profile both, but to do so we'll have to place them in the historical context of early Hawaiian political and economic history; the stage on which Henry Baldwin was a major player and Lindsay prominent.

This is a story of land, because land was everything at the time, particularly separating the indigenous Hawaiians from that land. I'll paint this picture in broad strokes.

This is not original research on my part but rather a synthesis of information gleaned from relevant web pages listed below that cite the origin of the facts, figures and dates that are presented here.

Our story begins with the arrival of New England missionaries to Hawaii beginning in 1820; one

**Table 1. Deliveries of Kahului red seal 4-subject sheets from the Bureau of Engraving and Printing to the Comptroller of the Currency.**

<b>First Printing</b>			
June 4, 1906	5-5-5-5	1-315	E634579-E634893
June 5, 1906	10-10-10-20	1-264	R69222-R69485
<b>Second Printing</b>			
June 23, 1908	5-5-5-5	316-465	T690533-T690682
June 23, 1908	10-10-10-20	265-384	V162002-V162121

**Table 2. Inclusive dates when Kahului red seal sheets were shipped from the Comptroller of the Currency's office in Washington, DC, to the bank.**

June 5, 1906-July 15, 1909	5-5-5-5	1-465
June 5, 1906-November 17, 1909	10-10-10-20	1-384

**Discovery note on sheet 393 was in this shipment**

Dec 17, 1908	5-5-5-5	376-405
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of being Henry Baldwin's father, Dwight Baldwin, both a missionary and medical doctor, who arrived in 1831. What the missionaries found was a native population being decimated by disease, vast tracks of fertile land much of which was idled by deceased Hawaiians, and a withering native social fabric vulnerable to predatory outside manipulation.

The problem was that the Hawaiians had lived in isolation for so long before western contact, they had no immunity to external diseases. Captain James Cook and the crews of his two ships who discovered the place in January of 1778, left them with gonorrhea, syphilis and likely tuberculosis. Whalers and later arrivals brought with them epidemics of influenza, cholera, whooping cough, mumps, measles, dysentery, small pox, leprosy, diphtheria, bubonic plague, scarlet fever, among others, all killers of Hawaiians. Dr. Dwight Baldwin diagnosed the first case of leprosy on Maui in 1840. It alone killed 4,000 over the next 30 years. Smallpox arrived from California in 1853.

The impact on the native Hawaiian population was stark. Estimates of the pre-contact population of 1778 range from 120,000 to 600,000. By 1805, it was 150,000 to 200,000, 1819–144,000, 1850–84,165, 1872–56,897, 1890–34,400. 1900–28,800. These figures represent at least a 90 percent die-off by the time Hawaii became a U.S. territory in 1898.

King Kamehameha I had established the Kingdom of Hawaii in 1810 and his son Kamehameha II had opened Hawaii to the missionaries in 1820. Under their influence, Kamehameha III had in 1840 adopted Hawaii's first constitution, and by 1848 instituted judicial and executive branches of government, as well as a system of land ownership for the first time. The 1848 land policy divided the Hawaiian lands between Kamehameha III and 245 chiefs.

Subsequent acts by 1850 allowed both native commoners and foreigners to own land in fee simple. This was the major event that allowed for the eventual destruction of the Monarchy. Haole entrepreneurs could now buy up land to set up plantations, legally wresting title to the land permanently from the natives. Thusly, many children of the missionaries found opportunity far beyond saving souls. There was plenty of underutilized land ideal for growing crops, especially sugar cane and pineapples.

As the plantation economy took root, one irony was that the native labor force was too depleted to suffice. The first Chinese laborers arrived in 1852. By the 1880s there were more than 25,000 of them, equal to half the native population. Japanese laborers began to arrive in 1868 and by 1902 their number was 30,000 working the plantations. Portuguese workers began to arrive in 1877 and their numbers swelled to 15,000 by 1900. Norwegians and Germans also came before the turn of the century, followed by Filipinos and some Spaniards during the next decade. The native Hawaiians were greatly outnumbered and largely landless by the start of the 20<sup>th</sup> century.

The event that launched Hawaii to the forefront of worldwide sugar cane production was the Reciprocity Treaty of 1875 passed by the U.S. Congress. It provided for duty-free sugar importation to the United States, a reward for allowing U.S. naval facilities to be built on the islands. The industrialization of Hawaiian sugar cane production went into high gear and embraced corporate models of scale parallel to those of the titans of mainland industrialists such as John Rockefeller and his Standard Oil Company. Serious consolidations of plantations occurred, from 70 to 20 between 1875 and 1883. Capital flowed in to allow the remaining plantations to expand into marginal lands and to build aqueducts to water them. Vertical corporate integration models were employed. The growers built their own sugar mills, build vast irrigation networks to supply their fields, operated transportation systems to move their product, etc. Rockefeller had nothing on the winners.

Key to their success and power was that they acquired vast tracks of Hawaiian land through purchases and mergers.

Eventually five Kingdom-era corporations became behemoth conglomerates known as the Big Five; specifically, Castle & Cooke, Alexander & Baldwin, C. Brewer & Co., American Factors, and Theo H. Davis & Co. They controlled 90 percent of the international sugar business after annexation of Hawaii to the United States. However, they weren't fierce competitors. They had interlocking ownership and interlocking boards, which colluded to keep the prices of sugar and other services they offered high. Henry P. Baldwin emerged as the head of one of them.



### Henry Perrine Baldwin

Henry Perrine Baldwin was born August 29, 1842 in Lahaina on Maui. He attended Punahou School in Honolulu, then returned to Lahaina.

His family and that of another Lahaina missionary named William P. Alexander were close so the children were acquainted from their youths. Upon Henry's return from Honolulu, he managed a rice farm owned by Alexander's eldest son, but the venture failed. He then worked on his own eldest brother's small sugarcane farm.

Henry also had developed a close friendship with one of the Alexander siblings, Samuel Thomas Alexander born in 1836.

Samuel Alexander returned to Maui after studying on the mainland and began teaching at Lahainaluna High School where he and his students successfully grew sugarcane and bananas. Word of the venture reached the owner of the Waihee sugar plantation near Wailuku where Alexander was hired as the plantation manager. He in turn hired Henry as a foreman. This began a lifelong working partnership between the two.

Alexander was the idea man, the more outgoing and adventurous of the two. He had a gift for raising money to finance his business projects. Baldwin was more reserved and was considered the doer in the partnership. He carried out the projects conceived by Alexander.

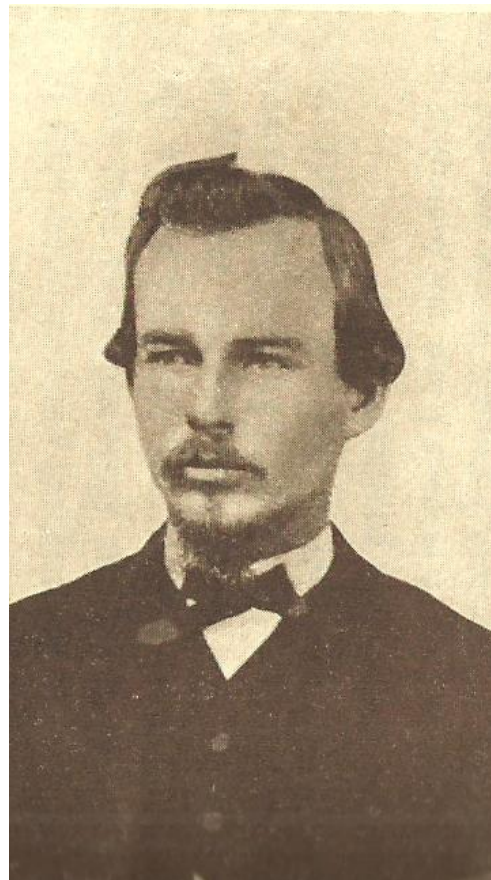
By 1869, the young men—Alexander 33, Baldwin, 27—launched their own business. Still working at Waihee, they purchased 12 acres in the Sunnyside area of Makawao on Maui for \$110 to grow sugarcane. The following year, they bought another 559 acres for \$8,000, giving birth to what became Alexander & Baldwin, Inc. Baldwin married Alexander's sister Emily in 1870, who was four years younger.

Lightning struck with passage of the Reciprocity Treaty of 1875, opening tariff-free sugar trade with the United States, and they smelled opportunity. Maui consists of two giant volcanos—Haleakala, at 10,023 feet, lies to the east and 5,788-foot Pu'u Kukui to the west—separated by a broad saddle most of which has an elevation of less than 500 feet covered with soil ideal for sugar plantations. The Alexander-Baldwin lands were on the east side of this expanse at the foot of Haleakala in the vicinity of Paia. The issue there was that sugar cane plants are very thirsty but their land was in the rain shadow of Haleakala so received limited and unreliable rainfall. However, it was endowed with a 12-month growing season.

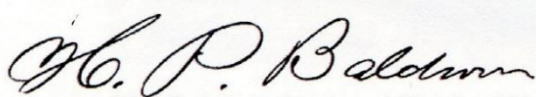
Alexander envisioned an aqueduct that could bring water from perennial streams flowing off the windward rainy northeast facing flake of Haleakala. The aqueduct would collect and move the water westward around the rugged north side of Haleakala to central Maui to irrigate 3,000 acres of their lands as well as neighboring plantations. Alexander organized the Hamakua Ditch Company in league with other growers to build the 17-mile aqueduct. That audacious project commenced September 30, 1876.

In the meantime, Baldwin suffered the worst day of his life. On March 28, 1876, he was adjusting rollers in the cane grinder at the Paliuli Mill when his right hand became entangled in the mechanism, pulling in his arm. A worker stopped the machine before it killed him and reversed the rollers. Another was sent 10 miles to fetch the nearest physician who amputated what was left of his arm.

Figure 3 illustrates that he learned to write with his left hand. It is reported that he continued to play the organ at his church with his left hand and was riding horseback in his fields within a month.



**Figure 2. Henry P. Baldwin as a young man. Wikipedia photo.**



**Figure 3. Henry Baldwin learned to write with his left hand after losing his arm to a sugar cane grinder in 1876. From Uota (2016).**

The Hamakua Ditch was completed, over budget, at a cost of \$80,000 in 1878. Water started to flow to the Castle & Cook plantation in July 1877. The last major obstacle, the deep Maliko Gulch, was crossed later in order to reach the Alexander-Baldwin land.

The crossings of precipitous gulches, some of which were hundreds of feet deep, were accomplished by use of innovative inverted siphons. Baldwin would lower himself down into the gulches daily with his remaining arm in order to supervise the work. Tunnels were used to pass the ditch through obstacles. When completed, the Hamakua Ditch delivered 60 million gallons per day.

The ditch system was greatly expanded over ensuing decades famous for the use of miles of tunnels. It was copied elsewhere in Hawaii and the American west. The Hamakua Ditch became the nucleus for their East Maui Irrigation Company, a very profitable subsidiary.

Alexander and Baldwin formalized their partnership in 1883 by incorporating their sugar business as the Paia Plantation. They served as agents for nearly a dozen plantations over the next 30 years and greatly expanded their plantation and milling operations.

Sugar King Claus Spreckels bought 40,000 acres on Maui after the Reciprocity Treaty, incorporated the Hawaiian Commercial & Sugar Company, and built his own extensive ditch system and a mill at Spreckelsville. He already monopolized sugar refining on the west coast of the mainland with his California Sugar Refinery in San Francisco. A measure of his reach was the fact that in 1884 he bought the entire Hawaiian crop of sugar to refine at his San Francisco plant.

Henry Baldwin and a few businessmen from Honolulu created the Haleakala Ranch with a purchase of 33,817 acres on the slopes of the volcano in 1888.

Baldwin was elected to the Kingdom House of Nobles where he served from 1887 to 1892. His service followed the insurrection of 1887 in which then King Kalakaua was forced at gun point to sign a new constitution written by anti-monarchists. The so-called Bayonet Constitution, written by members of the Hawaiian League, invested the power of the monarchy in a cabinet controlled by American, European and Hawaiian elites through restrictive voting rights written into the constitution that disenfranchised Asians and most Hawaiians. The insurrection was fomented by the Hawaiian League, which was a militant outgrowth of the Reform Party. Baldwin was a member of the Reform Party, formerly known as the Missionary Party, which advocated the dissolution of the monarchy and annexation of Hawaii to the United States. He wasn't involved in the insurrection because that type of activity simply wasn't his style.

King Kalakaua died in 1891 and was succeeded by his sister Queen Liliuokalani. The queen proposed a new constitution to restore the power of the monarchy and extend voting rights for the native Hawaiians. Hawaii's white businessmen formed a 13-member Committee of Safety with the goal to overthrow the monarchy. On January 17, 1893, the committee along with its extra-legal armed militia assembled near the queen's palace to initiate the coup. John Stevens, U.S. Minister to Hawaii, summoned 162 U.S. Marines and Navy sailors to protect the committee. The queen surrendered to the committee in order to avoid violence. The committee then formed a provisional government.

Democratic President Grover Cleveland opposed the provisional government and called for restoration of the monarchy. Rebuffed, the Committee of Safety established the Republic of Hawaii. Two years later in 1895, Hawaiian royalists staged a failed coup against the republic and Queen Liliuokalani was arrested and convicted of treason for her alleged role in the coup. At this point, she formally abdicated and dissolved the monarchy. Baldwin was elected to the senate of the Republic after her abdication.

Annexation of the Territory of Hawaii to the United States had to await the election of Republican William McKinley in 1897 who favored annexation. U.S. involvement in the Philippines during the Spanish-American War of 1898 accentuated the strategic importance of Hawaii. A joint resolution of

Congress called the Newlands Resolution providing for the annexation of Hawaii was signed into law July 2, 1898 by McKinley. Baldwin now found himself serving in the Hawaiian territorial senate through 1904.

Alexander & Baldwin had outgrown its partnership organization by the time Hawaii became a U.S. territory so in 1900 they incorporated to increase capitalization and facilitate expansion. Their Articles of Association were filed with the treasurer of the Territory of Hawaii on June 30. The principal office of Alexander & Baldwin, Ltd was in Honolulu with a branch in San Francisco. The Board of Directors consisted of Joseph P. Cooke, Wallace M. Alexander, James B. Castle, Henry Baldwin and Samuel Alexander. Henry Baldwin was named president.

Two of Spreckels' sons, who had won ownership of HC&S in litigation against their father, sold it to Hawaiian sugar interests in 1898. Alexander and Baldwin owned the controlling interest. A year later HC&S acquire the narrow gage Kahului Railroad, which dated from 1879, as well as Maui Railroad & Steamship and merged the latter into the former. The Kahului Railroad began development of Kahului Harbor. This marked Alexander and Baldwin's expansion into transportation. Baldwin managed HC&S from 1902 to 1906.

Baldwin bought The Maui News in 1905 and his descendants continued to own the paper until 2000.

Samuel Alexander was killed in 1904 at the age of 68 in a freak accident while hiking with his daughter at Victoria Falls, Africa, where he was struck by a boulder. Baldwin died July 8, 1911, also at age 68 from failing health.

Alexander & Baldwin diversified and remains in business. The partnership, created with the purchase of 12 acres on Maui for \$110, has grown into a holding company with multi-billions in assets. It owns about 91,000 acres of land in Hawaii so is the fifth-largest landowner in the state.

The greatest challenge came to The Big Five after statehood in 1957 when the U.S. Department of Justice challenged as monopolistic the ownership of Madson Navigation Company by four of the five companies. Theo H. Davies didn't have an interest in Matson. The lawsuit was settled when three of the four agreed to divest. Alexander and Baldwin bought out those interests, completing the purchase in 1964.

#### **David Colville Lindsay**

Mr. Lindsay. Long resident of Maui and one of the its best-known citizens died at Queen's hospital, Honolulu, Saturday night.

A retired manager of the former Alexander and Baldwin Paia Plantation Co., Mr. Lindsay was also the organizer of the Baldwin National Bank on Maui.

He was born in Kirriemuir, Scotland, June 23, 1870.

In 1890 he came to Hawaii and worked for the Paia Plantation Co., and was appointed manager in 1896.

Following reorganization of Baldwin Bank, Ltd., in 1921, he became cashier and general manager.

He became manager in 1906 of the merged organization of the Paia Plantation and the Haiku Sugar Co. Mr. Lindsay resigned his position in 1925.

After spending several weeks on the mainland, he was recalled to become general manager of the Maui Electric Co.

Mr. Lindsay became manager of the Haiku Fruit and Packing Co., in January 1926. This firm later was the Haiku Pineapple Co.



**Figure 4 David Colville Lindsay, cashier, The Baldwin National Bank of Kahului, Hawaii Territory. Photo from obituary in findagrave.com.**

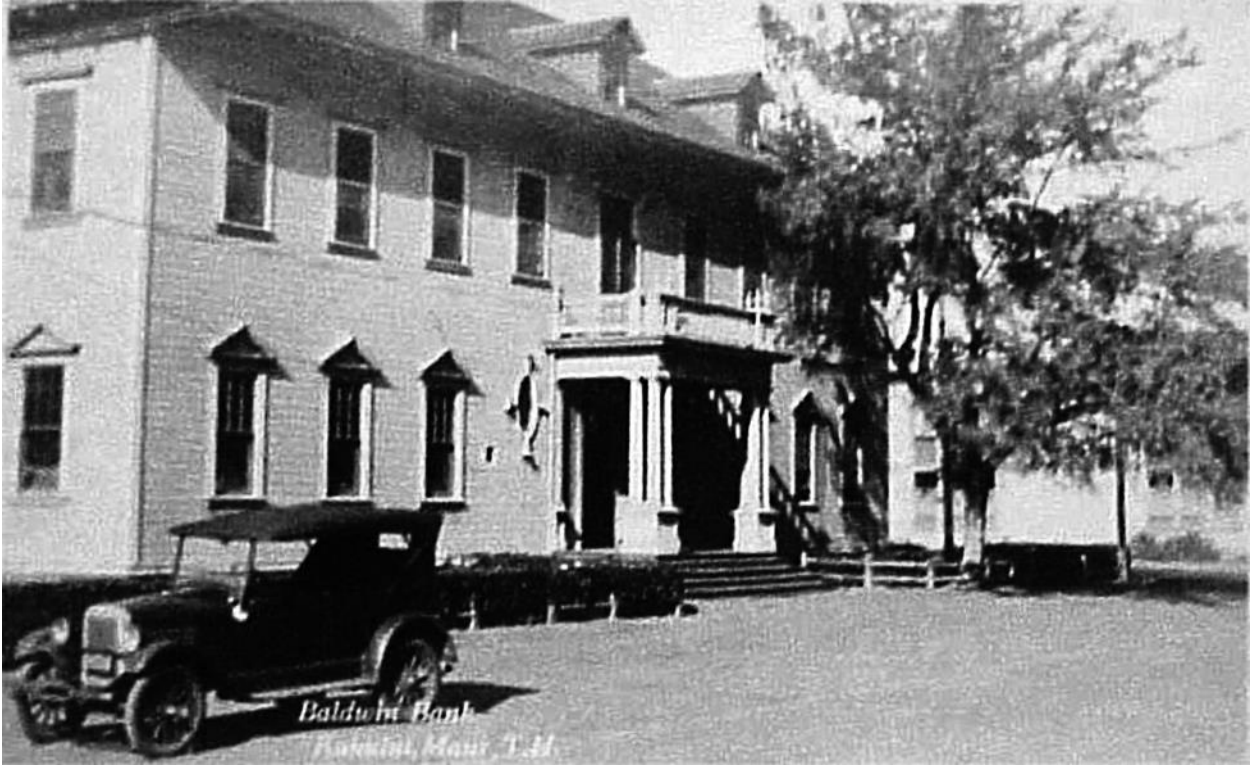


Figure 5. The Baldwin National Bank, Kahului, Hawaii Territory. From Uota, 2016.

He was a resident of Niu, Oahu since 1930.

Lindsay died March 6, 1948 at age 77.

#### **Banking on Maui & The Baldwin National Bank**

Organizers had two choices when incorporating a bank in the Territory of Hawaii: organize under territorial banking law or under U.S. national banking law. Territorial banking law was far less restrictive so those banks could loan on real estate and could have branches. In contrast, national banks were designed to be commercial banks that made short term loans to businesses and industries except for real estate, branching was not allowed at the time, and oversight was far more rigorous.

The 1897 Civil Laws for the Hawaiian Islands required banks to have a minimum capital of \$200,000, whereas the minimum capital requirement for a national bank after passage of the Gold Standard Act of March 14, 1900 was only \$25,000 for banks in towns of 3,000 or less, and more for towns with larger populations. National banks were considered safer, but the ability to loan on land could be more profitable for a bank operating under territorial law. Only national banks could serve as fiscal agents for the U.S. Government.

The organic act establishing the Territory of Hawaii was passed by Congress and signed into law by President McKinley on June 11, 1900. Syndicates of investors had been petitioning the Comptroller of the Currency to reserve titles for proposed banks there since the overthrow of the monarchy, especially in Honolulu. The First National Bank of Hawaii at Honolulu was chartered October 17, 1901 with a capital of \$500,000. It flourished over the decades and joined the ranks of the top tier banks in the nation.

However, the First National of Honolulu had major competition from The Bank of Hawaii, which had been organized in 1893 by Charles M. Cooke following dissolution of the monarchy. His bank obtained a charter in 1897 from the Republic of Hawaii. Cooke seriously eyed Maui's developing sugar economy as fertile ground. In league with First National's president Cecil Brown and H. P. Baldwin, they sent Charles D. Lufkin, a teller from First National, over to Maui to begin to organize a chain of national banks. The idea was to take advantage of the low capitalization requirement for such banks and to keep the Maui business separated on paper from the Oahu business. The banks Lufkin organized in order of dates of charter



were The First National Banks of Wailuku (October 17, 1901), Lahaina (February 19, 1906), and Paia (September 26, 1913).

Cooke served as president and Lufkin as cashier in them except briefly at Wailuku where W. J. Lowrie, a board member, served as president during its first year. Lowrie left to manage a sugar plantation in Puerto Rico so Cooke took over as president and David Lindsay, the Alexander & Baldwin plantation manager, filled Lowrie's vacated directorship.

On paper the three national banks were standalone institutions, but, in the classic chain banking style of the times, they had interlocking ownership and directors.

Cooke died in 1909 so his son Clarence assumed the presidency of the three Maui banks as well as that of the Bank of Hawaii at Honolulu. In 1916, Clarence resigned his presidencies in the three national banks in order to comply with Section 8 of the Clayton Antitrust Act of 1914 prohibiting interlocking directorates in national banks that went into effect in 1916.

Next the three Maui national banks were liquidated May 1, 1917 in order to be reorganized under a territorial charter as the Bank of Maui with Clarence Cooke as president. Its main office was at Wailuku and the other two became branches. Being territorial banks, Clarence Cooke could be president at both the banks of Hawaii and Maui, so all was well. The best part was that the Bank of Maui could make loans on land and even seed new branches. It was Maui's million-dollar bank.

In the meantime back in 1905, Henry P. Baldwin, of course, could use a bank of his own. Now that David Lindsay, his former plantation manager, knew something of the banking business, Baldwin had him resign his directorship in The First National Bank of Wailuku in the fall of 1905 so he could organize The Baldwin National Bank in Kahului. The Kahului bank was chartered May 5, 1906 as the third national bank on Maui.

Baldwin installed his eldest son Henry Alexander Baldwin as its first president for the first year or so, then Henry P. took over until his death in 1911. Henry A. reassumed the presidency thereafter. Lindsay served as cashier, which was the operating manager position, for the entire life of the bank.

After observing the more rapid growth of the Bank of Maui, Henry A. Baldwin and the other directors of the bank decided to jettison its restrictive national charter and reorganize as Baldwin Bank, Ltd., on January 3, 1921. H. A. Baldwin and D. C. Lindsay retained their roles in the new entity. A controlling interest in the bank was sold to the Pacific Trust Company in 1924.

One thing about the second-generation missionary children was that in sugar, pineapples, transportation, banking, whatever, the concept of conflict of interest was unknown. Through interlocking ownerships and directorships, some became oligarchs whose influence spread well beyond Hawaii. Their legacy was encapsulated as "The missionaries came to Hawaii to do good; their sons did well."



**Figure 6. Henry Perrine Baldwin while president of The Baldwin National Bank of Kahului, Hawaii Territory. Wikipedia photo.**

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