



ESTABLISHED JULY 2, 1854

HONOLULU, HAWAII TERRITORY, WEDNESDAY, MAY 4, 1910.

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WORLD'S NEWS DAILY

## Letters From the People

### LAST WORD ON INSURANCE.

Editor Advertiser:—I do not care to prolong the discussion as to whether or not insurance rates in Chinatown, which have been gradually advanced, year by year, from three and four per cent to six and eight per cent, are excessive. And right here I wish to say that I have no property in that part of the city, nor am I interested more than any other business man doing business with the persons unfortunate enough to have to pay such a rate or not insure. These buildings were erected in accordance with the then laws, and I do think that the foreign insurance companies should be permitted to tax them out of existence. Can any one claim that the fire risk here on this class of buildings is greater than in San Francisco, with their miles and miles of wooden structures, two and three stories high, built close together, with carpets on every floor, and a heating stove in every house? Look at these figures: Take a building that is valued at \$1000. At 8 per cent, the insurance one is compelled to pay is \$80 per year. Now, government taxes on the same property would be only 1 per cent, \$40.00; water rates say \$10.00 more, and sewer rates \$25.00, all told \$145. Insurance rates alone three times as much! The government could increase taxes to 3 per cent, and triple water and sewer rates and the insurance rates would be still ahead. The Orpheum fire which you use as an argument to justify these excessive insurance rates, has no bearing on the point I make, to wit: that the insurance rates are too high here. The Orpheum fire did not originate in the wooden building proper, but in a brick building, which shows that all fires do not occur in eight per cent, wooden houses. Take the fires in Honolulu during the past few years, how many originated in Chinatown? Ninety per cent, of Chinatown, within the fire limits, is covered with wooden buildings erected within the law. The extension of the fire limits will not pull down these buildings. They will continue to pay the insurance charged by foreign companies, or take their own risk. We get something for government taxes; the sum paid for fire insurance is an expense which might never be returned. With you I am in favor of the most stringent building laws, and think the fire limits should have extended along King street to Alapai, and up Fort street to Kukul, excepting only residences or well back from the street line. And who approved the plans and permit, may I ask, for that half-finished firetrap now going up near Fort and Hotel, a structure with a ship-load of northwest "fire proof" lumber used in its construction? Even under the old building laws, I believe it

could have been prevented. And what about our fire-proof wharves along the waterfront, filled at times with cargoes of hay and other equally inflammable merchandise? What would happen to life if a fire should break out near the exit, when a vessel is leaving and the wharf filled with humanity? Our legislature should have provided money to construct these wharves of iron. All the firetraps are not in Chinatown, nor all constructed by Chinese.

Thanking you for the large space I have taken in your valued paper, I shall have no more to say.

### PROTEST.

### "CHRISTIAN UNITY."

Editor Advertiser:—There is a common field of Christian service in all communities for the members of the various churches to occupy; but the trouble today is largely that the different denominations are duplicating one another's work at great waste of time, energy and money. And because of so many different obligations resting upon each organization, there is under the existing conditions a serious sacrifice of efficiency in the service to the community as a whole.

There are two things in particular which I would emphasize in this article. The first one is the advantages of churches working in unity through an inter-church council in each town or community.

The second one is the doing of social service along some needed lines of work according to present day needs. And by so dividing such work and systematizing it under a general board, duplication of effort would be avoided, and the general efficiency of such work much improved.

As an object lesson to towns and communities without organized social work, the value of cooperation in such effort may be realized by studying and observing the work done by organized charity, the Y. M. C. A., Y. W. C. A., and similar associations. The social work of such organizations is non-sectarian, and brings people from many different churches to labor together for the common good of the community.

While these associations are deserving of much credit for doing excellent work, there is need of still closer cooperation along some important lines of social service. The plan submitted may help us in that direction.

Each church has a purpose common to all of them, viz: the building up of individual character, the maintenance of a good moral tone for the community, the spread of happiness, of good health and of prosperity. In short the well-being of the community at large is understood as its reason for existence. And it is doing it for the honor and glory of Jesus Christ, and that all men may turn to him for true wisdom and guidance in living their lives here on earth.

Granted, you will say. Very well then, seeing that the Christian service of all denominations is practically the same toward the community, why can not we find a way in which all Christians of a community may work together in harmony, and do a far more efficient work than has been possible when so much work has been duplicated by the various churches?

The following plan is submitted as a suggestion to be tried out, and to stimulate ideas and action from those who seek to improve present conditions.

Let some interested person or persons in the community, go to a friendly spirit to the pastor and members of each denomination represented there, and lay the matter candidly and earnestly before them and invite their cooperation in putting it into execution. Each church represented could be invited to send delegates to represent them for one year, say, in an inter-church council of the town or city. The Y. M. C. A., Y. W. C. A., and charity associations should also be represented, and similar non-sectarian organizations. I would also offer the following suggestions of different lines of active and spheres of service for such a council to consider:

1. To provide a cheap, but sanitary and decent hotel and recreation room for the unemployed to be used by them temporarily while finding work and earning money with which to pay their rent.

2. To provide a cheap, but sanitary and decent hotel and recreation room for the unemployed to be used by them temporarily while finding work and earning money with which to pay their rent.

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for all corners to allow those benighted to do something in return for advantages given. Idleness should be discouraged and thrift encouraged.

4. The opening of free night classes by the city board of education in the public schools under special teachers to enable working people to improve their education.

5. To educate immigrants in our language, and ideals and in respect for American institutions, and to help them better themselves in making a living.

6. To cooperate with the national board of health to prevent the starting and spreading of disease in the community, and to unite all efforts in getting rid of that which is present.

7. Also to circulate good literature, educating the people on such subjects as the prevention of disease, the cultivation of personal cleanliness, and the best way to secure healthy conditions in the home, and in the community.

8. By touching the application of the Golden Rule between capital and labor, educating employers to consider the safety, the comfort, and the health of their employees and to promote a common interest and pride in their line of business, and to be satisfied with moderate earnings on their capital, and share the benefits of modern machinery and methods with their working force.

And working men should show a real interest in the success of the business, and should throw spirit, energy and brains into doing their part of it. A cooperative plan between employers and employees has been found to work quite satisfactorily to both interests concerned. The Golden Rule applied to this problem should help a great deal.

There are many other fields of service in every town which have not been mentioned here, but they will occur to you in due time when such a work is well under way.

There is another matter of importance I would mention in this connection, and that is, in order to avoid duplication of work and competition between churches which is a drawback, such denomination would concentrate its full energy upon one problem, and a great deal could be accomplished.

The non-sectarian paper published devoted to Christian service and spirit should be open to laymen and ministers alike. All questions discussed should have both views presented, side by side, and fair play and open methods of its control should be the rule of course.

Mass meetings for union services could be arranged for, separately for men and women; or jointly, as thought best.

Plans could be devised for providing social clubs in each neighborhood, where recreation of a decent and moral, yet attractive nature could be provided to take place of the public saloon.

A National Council of Social Workers, to be selected by the national convention of the different denominations could be formed with headquarters near the center of the United States, and expert or specially trained organizers could be sent to all sections of the country to build up, and maintain such social service in all towns of their district where local people would cooperate.

A national publication would serve as the inspiration and educator of the workers, and should have a laymen's department open to suggestion.

An inter-denominational college or school for social workers might some day be established.

Trusting some good may come of these suggestions, I remain, sincerely,  
LAYMEN.

### Weak and Exhausted—Almost Ready to Surrender and Cease Fighting the Battle of Life.

If your blood circulates poorly and your nerves are weak; if you are despondent and discouraged, with stomach out of order, and have indigestion, sick-headache, weak muscles, and you find your day's duties almost too much for you—then there is help for you in

## AYER'S Sarsaparilla

It will arouse the digestive glands to more activity, will purify your blood, help you to refreshing sleep, and give renewed force, tone, and strength to your system in general. Ayer's Sarsaparilla has benefited many thousands of tired and discouraged people and will surely benefit you.

As now made, Ayer's Sarsaparilla contains no alcohol. There are many imitation Sarsaparillas. Be sure you get "AYER'S." Prepared by Dr. J. C. Ayer & Co., Lowell, Mass., U.S.A. AYER'S PILLS, the best family laxative.

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Besides this, Regals are the most comfortable shoes you can wear, and the best-fitting—because they are the only shoes in the world made in quarter sizes.

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