

THE DAILY HERALD
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THE DAILY HERALD.
THURSDAY, JANUARY 6, 1887.
THE INSURANCE QUESTION.

Another Richmond has entered the field in behalf of lower insurance rates and a home company. As to the latter we find a strong impression abroad, in part among men who have had observation of similar experiments in limited constituencies elsewhere, that a local organization would be likely to find difficulty in obtaining a sufficiently wide distribution of risks, and in procuring safe securities for its investments. Still, it may be useful to have the question thoroughly canvassed in the press and on the street. It is still the opinion of this paper that a compromise of mutual advantage is feasible in time between the Board of Underwriters and the insuring public. If we can have cheap insurance without a local company, the capital required for the latter might probably find more active and useful employment in other needed enterprises.

NOTES AND COMMENTS.
 Sugar men take exception to our recent anticipation of a larger crop this year than last, but at the same time admit that the autumn drought has not proved so disastrous to the cane as expected.

Insurance Again.
 To the Editor of the Herald:
 With many other interested ones I read with pleasure the letter of Mr. P. C. Jones in your paper, and am glad we have at last found the man who says, "Come." His scheme is a good one and it is to be hoped will take definite shape at once, and the city canvassed for subscribers to the shares of a "Home Mutual Fire Insurance Co." The remarks of Mr. Berger are all right from his standpoint as a monopolist, but there is another side to the question, which is the arbitrary rating of the agents of the foreign companies here, and giving as a reason (?) the amount of losses sustained by the companies at the last fire. Now it strikes me that some of them should go slow in such statements, when the kind and time of some of those risks were taken. The San Francisco rates cannot be taken as a basis here. Everything is against them, and in our favor, excepting in one very important matter to the companies, which is the Fire Marshal. In San Francisco he is appointed by the Board of Underwriters; his duty is to ascertain, if possible, the cause of a fire, and report thereon. He is supposed to know (and does) as to the storage of explosives of all kinds, kerosene, etc. How is it here? By whom is the Fire Marshal appointed? And is he able to give the desired information as to the amount of kerosene in the city in shops and stores? Or the number of cases burned at the great fire? All this is relevant to the insurance companies, as well as to the insured. The law provides "that only five cases shall be stored in any one room," but a "room" of 20 feet square may be cut up by partitions to hold 10 or 15 cases. These are a few of the reasons why the monopolists aver that "a local company, will not pay." It will pay, because enough stock can be secured in this city to pay the subscribers to insure in their own interests, and Mr. Berger's reason (?) for not organizing a local company, that "it would be liable to extinction at any time by a large fire"!!! would be amusing were it not ridiculous, so again I say, go ahead, Mr. Jones.

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Cardinal Simon of Gran, the Primate of Hungary, who recently celebrated the fiftieth anniversary of his priesthood amid much pomp, is the son of a shoemaker. He is the richest of the Hungarian Episcopacy, whom Pius IX. at the Ecumenical Council addressed with the half reproachful remark, "*Voi siete troppo ricchi.*" (You are too rich.) From the hands of Cardinal Simon Francis Joseph received in 1867 the crown of St. Stephen.

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SUZANNE DE RUSEVILLE, - Mrs. J. D. Strong	MATHILDE, - Miss B. Makee
ZENOBI, - Miss S. King	PAULINE, - Miss Z. Atkinson

Prices of Admission.
 Parquette and Dress Circle, - \$1 00
 Balcony Circle, - 75
 Gallery, - 50

Box plan open at J. E. Wiseman's on Thursday, (6th) at 9 a. m.
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OUR PRICES - ALWAYS - THE LOWEST.

In Silks and Satins, Velvet and Velveteens, brocaded and plain. The latest styles of genuine French Nun's Veiling; all shades of Merino at the lowest figures.

Ladies and Children's Corsets, Chemises and Underwear at astonishing low prices.

Ladies and Gent's Hosiery and Shoes.

Hamburg Embroideries, the Latest Pattern.

Ladies and Misses' Jerseys: Crepe; Embroidered Chinese Shawls, Scarfs, and Silk Handkerchiefs at very low prices.

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A FINE ASSORTMENT
 -OF-
CIGARS

From the Celebrated Factory of Stratton & Storm, New York.

HOLLISTER & CO.
 109 Fort Street, Honolulu.

AN INTERESTING LECTURE.
 LADIES AND GENTLEMEN, young and old, small or tall, you are all requested to call at the ELITE ICE CREAM PARLORS, H. J. Hart, proprietor, 85 Hotel Street, at an early date to give your order for the coming Holidays. You CAN MAKE CHRISTMAS CHEERFUL by ordering some of our celebrated Ice Cream; which is pronounced the best.

We have also a great variety of Plain and Fancy Cakes on hand so well known for superior Make and Quality.

IT WILL BE OUR SPECIAL AIM to make an extra quality of CHRISTMAS CAKES this season in regard to Material and Finish.

A splendid lot of the CHOICEST CANDIES has just arrived per steamer Australia; also an elegant assortment of Fancy Candy and Bon-bon Boxes. Just the thing for a Christmas Present. Send in your orders at once.

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 ESTABLISHED 1863.

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 Of all Descriptions and sizes, ornamented in HORN'S well known style which defies all imitation.

PASTRIES
 Of all known Variety on Hand and also Made to Order.

Candied Pineapple, Fruit Glaces,
 All of those in the greatest variety of goods ever shown in Honolulu. HORN will sell at the

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