

In the evening the announced lecture came off. Most of the passengers and officers of the ship gathered in the Social Hall at 8 o'clock. The captain took charge of the meeting and introduced the lecturer, who spoke an hour and a half on the doctrines, history and present conditions of the Latter-day Saints. The greatest attention was paid throughout the entire lecture. A vote of thanks was voted the speaker at the close and the captain and many others expressed themselves as being highly entertained in what they had heard and regretted that my leaving the ship at Honolulu would prevent the delivering of other lectures of a similar nature. It was freely acknowledged by all who expressed their opinions on the subject that they never before had understood or conceived of "Mormonism" in the light that it had been presented to them by the lecturer; and some of them promised a further investigation. After the lecture I conversed with the captain and others of the ship's officers, and also several of the passengers until a late hour.

Wednesday, May 29, I arose at 7:30 a. m. to enjoy the beautiful morning. Numerous coast birds, indicating that we were nearing land, fluttered about the ship. At 10 o'clock a. m. the mountainous outlines of the island of Molokai were dimly seen on our left, and a little later the island of Oahu forward on our right was first observed. The day was pleasant and warm and everybody on board seemed unusually cheerful and happy. The officers exchanged their heavier outer clothing for the tropical suits of white, and the passengers also exchanged their clothing preparatory to landing or spending a few hours on shore. Most of the passengers were bound for Honolulu, a few only going on to Suva, Fiji Islands, and Sydney, Australia. Since leaving Victoria until today we have not seen a ship or vessel of any kind, or in fact any object of special interest except the floating log yesterday. When the usual noon observations were taken the instruments showed latitude $21^{\circ} 2' 0''$ N., longitude $157^{\circ} 19' 0''$ W. Knots traveled since yesterday 308; distance to Honolulu 33 and from Victoria 2,331 knots or nautical miles.

By 1 o'clock p. m. we were sailing quite close to the rocky shores of Oahu. Makapuu Point, seventeen miles from Honolulu, was passed at 1:15 p. m.; soon afterwards we passed Koko Head, and at 2 p. m. we were steaming into the harbor of Honolulu. A number of native boys came out to meet the ship, swimming and performed a number of extraordinary feats in the water, among which was the expert diving after coin which the passengers threw out to them. The wharf was lined with people, some of whom had come down to meet incoming friends, but I looked in vain for some one to recognize me. At 3 o'clock the ship was lying alongside the wharf, the bridge was thrown out, and passengers landed. Being shown from the deck of the ship that particular part of Honolulu known in English as "Punchbowl" in which the "Mormon" Church building is located, about a mile from the harbor, I walked straight up there and was rewarded for my efforts by meeting Elder Matthen Noall, the president of the Hawaiian Mission, who had come over from Laie to meet me, but had not learned of the arrival of the Miowera till he saw me, though he had

waited for her since Friday last. I also met Sister Noall, who had come over from Laie with him, and Brother Edwin C. Dibble, of Davis county, Utah, who is the president of the Honolulu branch. These are the first of our missionaries which I have met since leaving home. Elder Noall now accompanied me back to the wharf after my luggage, and soon afterwards I found myself perfectly at home at the Honolulu branch headquarters. After pleasant conversations which were continued till a late hour I spent my first night in Hawaii in comfortable rest and sleep, my person being protected from the attack of mosquitoes by the indispensable mosquito netting, and the fleas, no doubt out of due respect for a stranger, did not introduce themselves all night. I am pleased with the appearance of the Hawaiian Islands, though they are not exactly what I had supposed them to be.

ANDREW JENSON.

BREAD INSURANCE.

It is a maxim of the Mormon people to lay up bread for a time of scarcity. This has been neglected thus far, although many would have liked to have done so, if some feasible, economical method had been devised. There might have been a willingness for a responsible company to have taken charge of bread and to have made a fair profit, as a business, by it. Individually I would like to see the Mormon Church manage it, as it is part of the religion, as I understand it; it could be done through the tithing offices, or Relief associations—not as a charitable measure—but as a branch, on strictly business principles for profit.

The matter could be arranged somewhat on the following lines: Let large and small elevators for the storage of wheat be erected in various settlements—or at points where wheat is cheapest—the wheat to remain until required by the most convenient market. Wheat might be stored in Cache and Saupete counties for Salt Lake City subscribers; this city might be the headquarters also for the Bread Insurance company, with branches all over the Territory. The companies should be united in this way to secure each other in emergencies, such as short crops and hard times, in this way developing a strength that would create the fullest confidence—a kind of mutual aid association—and operating, if necessary, under bonds which would guarantee the companies their propositions of supply of bread by actual storage of wheat; insurance of elevators and contents against fire and disaster of any kind; a leeway, under bonds, to be allowed the company when the harvest is assured, so the company could sell before harvesting a new crop and replace the old wheat with new. Say, for example, ten bushels of wheat constitute a year's supply of bread for one person—terms of insurance governed by price of wheat when insured; ten dollars for one year's insurance of bread to one person is, I think, cheap, considering present times and would be a good investment for the company.

The main idea I have in these propositions is to prepare in surplus wheat crop years, for seasons of scarcity; to insure bread for wives

and children in case of the death of husband or father, or his absence on a mission; to insure a future supply of bread as a protection against old age, sickness, accident, hard times, lack of employment, famine, etc.; also to provide a means for taking care of wheat on a more economical basis than is being done at present. This arrangement of storing the wheat in elevators would protect it against injury from mice, insects, dirt and other injurious influences as well as provide a means whereby it could be better graded.

Then an exemption law should be passed to protect each minor child, invalid, cripple, old person over the age of, say, sixty years, so that the insurance certificates of these persons could not be disturbed for a period of years; such law to apply also to a bread certificate that might be willed to a man's family, even when the beneficiary is an adult, providing the testator left no unsettled debts.

Any one, Mormon, Jew or Gentile should partake alike of the privileges of this bread insurance arrangement.

It might be best to have the insurance certificates non-transferable except within proper restrictions; employees, during good times, might be induced to invest stated amounts during stated intervals, in a way similar to hospital dues; laborers and public works might, in some such way as this, be prevented from becoming a public charge upon the charity of the community. Taking up a quantity of surplus wheat and storing it would be a benefit to the farmer on the wheat market, by protecting its price; the company need run little if any risk either, for if a year were short in its crops, and the coming crop assured, the company could unload at high prices and replenish the following harvest at lower prices.

The insured party is supposed not to use his yearly bread except in case of famine, destitution or great necessity; but say at the end of the insurance year, just before harvest, he can call at the office and commute the year just ended, finding he did not need the bread, or he might be allowed to pass the insurance a year longer for bread in the future, by paying the fees agreed on covering storage. Carloads of wheat can be received from elevators in the country and distributed at intervals as needed, just as conveniently as from the city storage depot; all the items of management and detail could be arranged to meet the necessities of experience.

An inheritance which would insure a family a five year's supply of bread, would, in many cases, be a better legacy than gold. There is sure to be a good interest for all that is invested by the insured within any period of five years, reckoned from a time when wheat is as low as it is at present. I have in mind other products to be added, as branches to the bread insurance company; this, of course, could be easily done when the success of the bread insurance was assured.

The plan is, I believe, worthy of adoption by any community and especially ours. There is in it, if properly managed, fifty per cent profit for the company, and fifty per cent profit for the insured, beginning for a term of five years from this harvest.

JOHN W. SNELL.