

The Chinese race go to the two extremes. You can get the highest enlightenment, according to their system of education and religion, and you can get the most degraded. China has not turned out bigger repro- bates than England, or France, or Germany, or the United States, but rather more of them.

Bad and good specimens of Chinamen.

Americans or Europeans of respectability cannot live in California as the Chinese tenants are living, and it is not desirable that they should. They can sleep in the same places but not according to civilization, decency, and morality.

Whites could not live like Chinese tenants.

The Chinese do not conflict with the industries of the other laboring classes; they are entirely different.

Do not interfere with white labor.

WILLIAM M. DYE, insurance solicitor, sworn and examined :

DYE.

The profit has been so great to insurers of Chinese property that a premium is offered for that particular insurance over that of white people. There are less losses; there may not be fewer, but they are smaller in amount generally. There are less fires in the Chinese quarter than in other parts of the city, taking the same proportion of houses. For sixteen years there has not been a single building entirely destroyed in the Chinese quarter. There have been two or three shanties that have been utterly destroyed; but they were of no great value at all—probably not more than from \$200 to \$500 a piece. The company I represent, the Liverpool, London and Globe, has paid \$60,000,000 of losses in the United States. My employer says that he would prefer to settle a loss with the Chinese rather than with white people; that they were more reasonable in case of fire and partial loss. The State Investment, a local company, take Chinese policies and pay a larger premium than other companies to get that insurance. Some companies pay a broker who brings business five per cent.; some will pay ten per cent.; some will pay fifteen per cent. The State Investment pays fifteen per cent. There are two or three companies that have discontinued taking insurance on Chinese property.

Less losses from Chinese policies. Less fires.

Chinese more reasonable in case of fire and partial loss.

The establishment of Chinese wash-houses all over the city has had the effect of raising the insurance. There are American laundries in the Chinese quarter, and some in other parts of the city. Were it not for the Chinese wash-houses the washing would be done by women in families more largely than it is done. Their establishment has very likely absorbed the business. White people mostly patronize these laundries.

Laundries.

The premium is the same on property occupied by white people as it is on property occupied by Chinese. There is not one cent difference. The same with personal property.

Premiums the same.

The Chinese pay for fire insurance, probably, not less than \$5,000 to \$6,000 a month; for marine insurance, they pay not less than from \$6,000 to \$7,000 a month.

CHARLES CROCKER, engaged in building railroads, sworn and examined : CROCKER.

The construction of the Central Pacific was commenced with white labor and continued for a year and a half, when we found we could not get sufficient labor to progress with the road as fast as was necessary, and we were driven to the expediency of trying Chinese labor. There was a prejudice and a disposition not to employ them. We advertised thoroughly for

Construction of the Central Pacific.