

In the words of Ralph Waldo Emerson, "A great man is always willing to be little." This characterizes the humble life of Clarence T.C. Ching who made great social and financial contributions to Hawaii, and quietly refused credit for his accomplishments. Born on June 2, 1912 to first-generation Chinese immigrant parents, young Clarence learned the meaning of hard work and humility at an early age.

As mentioned in the book, *A Prophecy Fulfilled: The Story of Clarence T.C. Ching*, young Clarence attended Saint Louis School and learned its motto, "Faith, Hope and Charity - the greatest of which is Charity". As a philanthropist, he lived this motto and shared his wealth. In addition, he practiced the traditional Confucian principle of *Ren*, meaning to extend love beyond your family. This included his family of five and his extended family, the Honolulu community. Today, twenty-six years after his passing, his foundation continues to provide services that help our growing community.

Like today, in 1960 Honolulu faced affordable housing issues for immigrant families. One project that set Mr. Ching apart from other investors was the development of Kukui Gardens, an 832-unit complex for low-income residents. As expected, Mr. Ching faced challenges during the construction of the project and in May 1970, the first family moved into Kukui Gardens. My grandparents and their four children were one of these families, and as the first tenant in a new apartment, my Grandma recalls many fond memories and the lifelong friends she made there.

More than fifty years later, the citizens of Honolulu continue to face the issue of affordable housing. During this economic period of uncertainty, many citizens are unemployed and unable to pay for proper housing. To survive they move in with relatives, or worse, are homeless. Like Mr. Ching, I recognize the need for affordable housing now and for future generations, as my peers and I are conscious of the scarce available resources.

I propose three solutions to create more affordable housing: First, tax breaks for corporations that chose to build affordable housing complexes and tax breaks for small businesses that operate in low-income areas. Second, incentives for banks and credit institutions that give loans for low income housing. Finally,

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there must be mandatory affordable housing units in all new developments. Of course, these efforts will be possible only through federal and state legislation; therefore, all citizens and leaders must support the need for affordable housing.

Once these ideas are a reality, communities like my hometown of Wahiawa will have an increase in affordable housing units that improve people's lives and the landscape, create a growth in small businesses to receive special tax breaks, and a decline in the homeless population. Like Mr. Ching, I feel that that every resident should feel the warmth of a safe place to live. If we model our lives after him and practice charity and *Ren*, we will build affordable places to live because everyone deserves a home.