learn to keep books as well as the men; we have some few, already, who are just as good accountants as any of our brethren. Why not teach more to keep books and sell goods, and let them do this business, and let the men go to raising sheep, wheat, or cattle, or go and do something or other to beautify the earth and help to make it like the Garden of Eden, instead of spending their time in a lazy, loafing manner?

Now, if you think this is speculation, brethren and sisters, just enter into it for it is the best speculation that has been got up for a great while. I recollect the people used to say we were speculating when we were preaching the Gospel. They accused "Joe Smith," as they called him, of being a "speculator and a money digger." I acknowledged then, and I acknowledge now, that I am engaged in the greatest speculation a man can be engaged in. The best business to pursue that was ever introduced on the face of the earth is to follow the path of eternal life. Why, it gives us fathers, mothers, wives, friends, houses, and lands. Jesus said they who followed Him would have to forsake these things. I reckon some of us have done it already; and all who will live faithful, may have the privilege of so doing. Many of this people have sacrificed all they possessed on this earth, over and over again, for the truth's sake; and if Jesus gave us the truth in relation to this, we shall be entitled to fathers, mothers, wives, children, gold and silver, houses, lands, and possessions a hundred fold. But we do not want the spirit of the world with all this. What is the advantage of following the path of life? It makes good neighbors, and fills everybody with peace, joy, and contentment. Is there contention in a family that follows in the path of eternal life? Not the least. Is there quarrelling among neighbors where this course is followed? No. Any going to law one with another? Such a thing is unknown. I say praise to the Latter-day Saints, as far as these things are concerned.

What I have in my mind with regard to this cooperative business is this—There are very few people who cannot get twenty-five dollars to put into one of these cooperative stores. There are hundreds and thousands of women who, by prudence and industry, can obtain this sum. And we say to you put your capital into one of these stores. What for? To bring you interest for your money. Put your time and talents to usury. We have the parable before us. If we have one, two, three or five talents, of what advantage will they be if we wrap them in a napkin and lay them away? None at all. Put them out to usury. These cooperative stores are instituted to give the poor a little advantage as well as the rich. I have said to my brethren, in starting these stores in different places, "If you want help I will find means to put in to give the thing a start;" but I have only found two places in the Territory in which they were willing to sell me stock—Provo, where they wanted a wholesale store, and the wholesale store in this city. Go to this ward or the other and the answer is invariably, "we want no more means, we can get all we need." They did not think they could before starting. I recollect the Tenth Ward in this city had but seven hundred dollars to start with; in two or three weeks after they commenced I asked some of the brethren how they were prospering, and was told they had a thousand dollars' worth of goods on the shelves and money in the drawer and owed nothing. This is considered