to promote all branches of industry which shall appear, in the judgment of the common Order, to be for the general good. At present, capitalists are loath to engage in any enterprise which does not vouchsafe to them profitable returns. It has been said by some among us that the best argument in favor of cooperation, was large dividends; but this is an argument that appeals only to cupidity and avarice, and is especially acceptable to the man who sees nothing but the God of this world to worship. Large dividends corrupt the morals of a community, just as large speculations and the profit resulting therefrom; for however desirable in a financial point of view to those engaged in them, their tendency is always to intoxicate the brain, and lead those engaged therein to further follies, until they overreach and ruin themselves. Moderation is as valuable in financial affairs as in social ethics, moderation in all speculation and in all business, fair profits for labor, fair dividends for capital, and the use of that capital and labor to promote the greatest good of the greatest number, and not for my own dear self. The selfishness that is limited to our own persons savors of the lower instincts of our natures, and comes not from above.

Objections arise in the minds of some. "Shall we not by entering into this order, surrender our manhood, our personal liberty, and those rights so dear to every human being?" I answer, no, not in the least. We do no more than what all people do in the formation of government, of every kind, or associations for any purpose, whether charitable, religious or social. All organizations, corporations, and business firms agree to surrender certain personal privileges in order to secure mutual advantages. All govern-

ments, societies, corporations and firms are founded upon the principle of mutual concessions to secure mutual advantages. Without this there could be no government, no power to arrest and punish criminals and protect the rights of the citizen and the sanctity of home.

The Order proposed before us affords the utmost freedom and liberty. All things shall be done by common consent, and all the Branches of the Order, throughout all the land, are to be organized by the selection of the wisest, best and most experienced persons in their midst, to form their councils, and to direct their business affairs and the labors of the community, for the best possible good of the whole, and not to the individual advantage of a few, who may be schemers or who may have acquired an education by which they are enabled to overreach their fellow men financially.

The grand principle upon which the Gospel of life and salvation is founded and on which Zion is to be built, is brotherly love and good will to man. This was the theme of the angels of God in announcing the birth of the Savior. Hitherto, under our old systems, it has been "every man for himself, and the devil for us all;" but the principle which the Lord proposes is that we should square our lives by a higher and holier one, namely, everyone for the whole and God for us all.

Will this Order benefit the rich? Yes, it will afford security for themselves and families and their capital. It is a mutual insurance institution. Will it afford security and protection to the poor and the honest laborer? Yes, it will lay a foundation for wealth and comfort for them, and their families after them. Is it a free school system? It is a mutual education system. Free? Not to the lazy,