ted in this way by financiers, statesmen, men of intelligence—merchants, capitalists and others, in every grade and condition in life, none of whom consider that there is any coercion associated with it. These men all have their free agency.

What is the *modus operandi?* For illustration—a company is organized, men subscribe stock into that company, or they purchase bonds perhaps from a government, for which that government pays interest; or, if it is in a company, that company manipulates and arranges matters, not the stockholders individually, they never think of it; they select the officers to do these things for them, and all they have to do with it is to vote in these officers, each person voting according to the amount of stock he holds in the institution. And then they draw their dividends at certain specified times. This is the way, I presume, that one-half or perhaps three-quarters of the wealth of the civilized world is manipulated today.

Well, is freedom taken from these men? Are the men engaged in these operations thieves and robbers? Some of them act very fraudulently it is true, and the amount of defalcation and fraud in our country, of late, is painful to reflect upon; but then, they consider they have a perfect right to buy or to sell any of this stock, and if parties enter into institutions of any kind, mercantile or manufacturing, they must be subject to the rules or laws thereof. But the stockholders do not individually operate these institutions, and what I wanted to say is. that herein we, as they, have our stewardship and freedom of action.

Well, but you want to manipulate men's time as well? Yes. Will they have a vote? They ought to have, and will have if the law will

let them; the great trouble is that the law will not allow us to do everything we would like; but whenever we can get at it we shall vote on all these things as you have voted here today. But we have to evade these things a little now, because the law will not allow us to do otherwise.

Now then, there is another feature connected with this matter. You know that, in this order it is not all putting in, there is some taking out, and that is a point I want to get at; it would be a very nice and beautiful thing if we could carry it out. If, as described in the revelation, we could have a general treasury from which we could all draw what we needed, and then return it, together with our tens, fifties, hundreds and thousands, and all act as one family for the general interest of all, it would be a very beautiful thing; but everybody is not so honest, pure and upright as this state of things demands. If we had a general treasury some would be very willing to go to the treasurer and request so much to enable them, as they would represent, "to carry out their stewardship," and he would have to hand it out to them according to the provisions made in the Doctrine and Covenants; but that would in all probability be the last of it with many. Would you business men like to have a system like that in the United Order? You say you would like this order carried out as it is laid down in the Book of Doctrine and Covenants, but I say you would not. Would you like every man, simply because he was a member of the Order, to have power to go to the treasurer and draw out what he thought proper, and use it just according to his fancy? No, you would not, you could not and would not trust your neighbors as far as that, for all men are not capable and all men are not honest and con-