strangers, and so endanger our freedom. We have done this too much, and in a great many instances our possessions are mortgaged to pay for our past follies. We have ceased to be free, we are in bondage, for debt is a yoke of bondage to all those who are brought under it, though some wear it much lighter than others. Some adopt the philosophy-"Let those worry whom I owe," while others adopt the philosophy of worrying because they owe, and they are greatly troubled about procuring the means to pay their debts. It is for the benefit of this class I speak, the other class is to be shunned. Let those who are troubled about paying their debts take warning and, having once had their fingers in the fire, be careful about putting them in again; and let all who still have them in the fire, and feel the smart, be as prompt and diligent as possible in freeing themselves from this yoke of bondage, and discharging their debts. This credit system involves us all more or less. Our great mercantile institution, in attempting to supply the wants of this great community, is under the necessity of resorting to the common credit system of the commercial world; and our several cooperative associations in the settlements throughout the Territory wish to avail themselves of the same privileges, and ask for time. They want goods on credit. And then in our individual and family relationship we adopt the same principle, and we think it hard if our home merchants do not extend to us the same privilege; and the wife and child are teasing the husband and father for this, that and the other from the stores, whether he has the means to pay for it or not.

What is the remedy for all this? To my mind the proper remedy for this is for us to educate ourselves into the feeling that we can do without things until we are able to pay for them; that if we need a hat we will try and make one out of bamboo, straw, leaves, or imitate the Indians and use the covering that nature has provided for us. If we need shoes and cannot pay for them, that we will patch up the old ones, or, if we can't do that, we will find some buckskin, or go barefoot, for barefoot came we into the world, and it mattereth not whether we have any shoes when we go out. If our clothes are getting scarce, hunt up the old ones and patch them up and make them last until we have earned enough to buy some new ones.

But says the wife, or perhaps the husband, and if not they, then the sons and daughters—"Neighbor so and so has got a new bonnet, and my playmate yonder has got a new hat, and somebody else has a new pair of boots and I do not see why I am not just as good as they are;" and says the wife—"my children are just as good as the neighbors' children, and if they can have new hats, shoes or clothing, mine shall, and if father has not the means to pay for them he must run in debt for them at the store."

This is not the doctrine, or the system of education I would inculcate among this people, for it tends to bondage, and downward rather than upward, because it leads to dishonesty; for when we are in debt the tempter tempts us to resort to dishonorable, unrighteous means to free ourselves therefrom. And furthermore, if we will indulge in every lust of the eye and yield to the pride of life, and seek to gratify them beyond our legitimate means, the tempter prompts us to resort to lying, swindling, thieving and all manner of mischief to supply and gratify these wants. It is an old and truthful