

purchase, and then thank the Lord that he had so blessed them. Such men belong to the class of Christians referred to on one occasion by Charles Gunn; and, if you will excuse me, I will tell you what he said about them. He said that "hell was full of such Christians."

Zion's Cooperative Mercantile Institution has saved an immense amount of means to this community, and we wish to continue the business, hence I propose that we put up a building, and then, instead of paying somebody in New York, St. Louis, Sacramento or San Francisco, three, four, five, six or eight thousand dollars to insure it, that we insure it ourselves and save that money. I will tell you why; if another man can make money by taking my means and insuring my property, I certainly can save as much as he can make, consequently I keep my money and do not insure my property. I have about as many buildings as anyone in this Territory, and I never yet paid a dollar to insure one of them, or any of my property, or myself. My faith is to build a house so that it will not take fire; but when I ride round here and see stovepipes running through the roofs of houses and through wooden partitions, as many of them do, I do not wonder that we want fire companies. If I had the dictation of the building of a city there never would be any use for a fire company, and never any need to have an insurance company, but we need save all this clerk hire and the expense of keeping large offices. What a saving

that would be to the people! Build your houses and your cities so that they will not take fire unless you purposely set them on fire. When we see an insurance sign over a door, and then read a list informing us that hundreds or thousands have insured, say in this city, then we may look for fires. Some will get their buildings insured as high as possible, and then they will accidentally take fire on purpose. Some of you recollect a circumstance which transpired here some years ago. Certain merchants got broken up with their pockets full of money, and they had a large amount of pork on hand, but they could not sell it. Finally they got it insured and stowed it away in a cellar belonging to brother Branch, who lived near to the Seventies' Hall. The pork got on fire in the cellar and was burned up, and all the insurance in the world could not put out the fire. But the house would not burn, and how they could burn the pork without burning the house, was a mystery to me. Whether they got the insurance money I do not know. These are facts right before us, and ought to teach us a lesson.

If we call for the brethren and sisters who hold stock in the Institution, we shall expect them to meet together and decide with regard to building a house in which to do our trading.

I think we had better hold our Conference during the continuance of this winter weather, and wait until it moderates before we adjourn to go home.