

adage that honesty is the best policy. I would apply it to nations, communities and individuals.

In days of commercial prosperity, when capital is being diffused, and men of means use both capital and credit for great achievements, such as building railroads, towns, cities, factories, mills, etc., then is the time we are allured on to excesses. Prosperous times, high interest, big dividends and great bargains stimulate others to seek after the same things, and not infrequently resort to unjustifiable means to acquire them. It is not best for us to go out into the mountains to hunt nuggets of gold; it is far better for us to go out and find a few raspberries, or a place to sow some onions or to plant some potatoes. These would supply our wants in a moderate way, without crazing our brain. But nuggets of gold turn the heads of many to leave their legitimate pursuit and follow a phantom. Nuggets of gold are not to be met with very often, and where one person finds one, ten thousand spend months hunting for them but never find one. But ten thousand might sow onions and plant potatoes and perhaps not more than one, unless through folly and neglect, would fail to reap the fruit of his labors. It is not great dividends that are going to make either the United Order, or any of our cooperative associations prosperous, permanent and successful, but honesty and straightforward business habits, and contentment with reasonable profits and rewards for our labors.

The last year or two has been a

time of pecuniary stress, not only throughout this community, but more or less in all parts of the land, though perhaps the effects of the reaction of this overtrading is felt in this community after it has been felt and measurably overcome in the great central marts of commerce. This community, on the outskirts of this great credit system, is now feeling the pressure of that reaction. What should we do to afford relief? It is not to be expected that either our banks or our great trading institutions can bear this strain alone; they have not been brought into this condition by their own acts which they could have well remedied, it has been by the acts of this whole community in overtrading, overliving, exceeding their legitimate bounds in every respect, and the weight and strain of this reaction centers upon these great central institutions which we lean upon. They must not go down, for if they do, we go with them, and we all suffer. We must commence to remedy the evil where the evil commenced, and that is at home, by retrenchment. Every man and every woman must pay their debts as soon as possible, and instead of hunting around for opportunities to contract new ones they must hunt around for means to pay their old ones, and let every dollar be used for that purpose before new debts are contracted; and do without the sugar, tea, coffee, boots, hats, bonnets, ribbons and clothing until the old scores are wiped out.

God bless you. Amen.