to develop the resources of the country. We have begun a great variety of associations which are incorrectly called cooperative institutions, but in reality they are only combinations of capital. I have sought for the last six or eight years to start cooperative institutions; that is to say associations of laborers, workmen's and workwomen's associations, associations to derive benefits from a combined effort, and by the unity of labor accumulate material, manufacturing them into useful articles for the common good, and then to induce those who begin to gather together a little surplus of capital, to encourage these labor associations, by letting them have a little means to help them to start. But the great difficulty I have had to fight against has been the ignorance of the laborers, their inability to make their labor pay for itself, and their unwillingness to be put to the test. They prefer someone to raise the capital to be invested in the enterprises, and employ them and pay them big wages; and if we have not the money necessary, they would have us borrow it at big interest, and establish shoe shops. and woolen factories and other various branches of industry, fitted up with the latest improved machinery, and they will say. "Let us work by the day or piece. and be paid our wages every Saturday night; and then let us have a store to spend our money at, that we might do as our fathers used to do in the old countries we came from." This is the spirit of the working classes of the old world, and I said before, unfortunately we brought ourselves with us when we emigrated to the new world. They do not seem to know that our capitalists are generally men who have lived closely, have walked instead of rode, and through the dint of perseverance and the study of

economy, have accumulated a little means, and that such men are not willing to put their money at the mercy of laborers who have not sense enough to take care of it, or to preserve intact the capital invested, let alone increasing it. This, I say, is one of the great difficulties we have met with throughout this country, in attempting to start home industries. Everybody is willing that somebody else should furnish the means and assume the responsibility; in other words, "if you have anything to give us, we are willing to take it." "If we work we must have from three to five dollars per day, whether you make anything out of the business or not; we would not want to work for any less, and when we have got it instead of buying articles of home production, we will buy those imported from foreign countries." Do all the people feel and act like this? O, no; but I think nearly all of us have indulged more or less in that folly. There are not many of us that say by our acts "we desire to do away with the antagonism between capital and labor." There are not many capitalists in our community; if we counted out a dozen, that would be about all. We are so evenly balanced, that it might even be said of us now, that we have neither rich nor poor among us. The little capital we have, compared with the many who think themselves poor, would be a mere breakfast spell if turned loose among a greedy horde; I include myself of course. When I say, greedy horde, I mean we are ignorant of the laws of life and true liberty, that which is needed among us for our own good. We should look and see how we can make ourselves useful in producing something, and not waste our time either in digging holes in the ground in the hopes of finding something.