

## Temporal Affairs—Consistency Necessary in Business

*Remarks by President Brigham Young, delivered at the Forty-Fifth Annual Conference of the Church of Jesus Christ of Latter-Day Saints, in the New Tabernacle, Salt Lake City, on Wednesday Afternoon, April 7, 1875.*

There is a little matter of some importance to lay before the Conference, concerning those little insects that have done so much injury to our fruit the last two years. I mean what are called the codling moths. We had better go to work and see whether we can destroy them: and when we have done all we can, perhaps we may have faith that the Lord will rebuke the devourer. We wish to recommend the people who have orchards, in this county and throughout the valleys of the mountains, to meet together and enter into some arrangements and adopt such measures as will enable us to destroy these little pests. I recommend that brother Woodruff give out an appointment for a meeting of all who are engaged in raising fruit. Brother Woodruff is the President of the Deseret Agricultural and Manufacturing Society, and I should like for him and all interested in this subject to confer together and adopt such plans as they may think necessary and best to kill, not only the millers, but the worms before they become millers. They put me in mind of what I heard brother Kimball say, some years ago, at the time the revelation on celestial marriage was published. Brother Kimball got to talking upon celestial marriage, and he made a comparison; said he—"The cat is out of the bag; and that is not all—this cat is going to have kittens; and that is not all, those kittens are going to have cats." Well, these worms make millers, and the millers make worms, and if we wish to get rid of them we must go to work and kill both of them off. I want to have arrangements made for destroying these insects before Conference adjourns, while the brethren are assembled here from the various parts of the Territory.

There is another item I wish to bring before this Conference, and especially before the brethren and sisters who have stock in Zion's Cooperative Mercantile Institution. There was quite a number of them together on Monday last, and the desire universally expressed on that occasion was in favor of continuing the business. If we do, I have some propositions to make; and, as I suppose there are as many of the stockholders here this afternoon as were together on Monday, and perhaps a good many more, I will make them now. I propose to the brethren and sisters that we build a house to do our trading in, and that we own it and pay no rent. I also propose that we get clerks who will wait upon the people and do right; and then I propose that we go to that place and do our trading; and if we want a cent's worth of candy, get it; if we want a dollar's worth of maple sugar, and they have it, get it; and if we want five yards of calico, have clerks who will cut it off for the person who wants it and will pay for it.

Our brethren who are engaged in the retail trade may say—"You are going to make a retail store of this." Yes, for ourselves and for all who will patronize it.

My proposition is that we build this store independent of the capital stock; we have none too much of that, and would rather add to it than not; and we will get our business settled up just as quickly as possible, and as fast as possible do our purchasing abroad upon a ready cash principle, without asking credit.

I have said, not only to my brethren here, but to our creditors in the city of New York, "If you have any dubiety or fears with regard to crediting this Institution, I am very much obliged to you for having them, and I hope and pray that you will never trust it any more." I do not wish to injure the credit of the Institution, but I wish that we could not get anybody to trust us, but that we would do our trading altogether upon the ready money principle. We are perfectly able to do it, and could have done it from the beginning, if we had taken the course that we should have taken, and never asked credit, and never traded beyond our means. It is within my knowledge and the knowledge of thousands of this people that this institution has saved our community from one to three millions annually in prices. Our merchants have hearts that are too elastic, entirely too elastic; they are so elastic that they do not ask what they can afford to sell an article for, but they ask what they can get the people to pay; and as much as the people will pay, so much will the merchants take—a hundred, or a thousand percent, if they can get it, and then thank God for their success. They put me in mind of some men I have seen who, when they had a chance to buy a widow's cow for ten cents on the dollar of her real value in cash, would make the 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 wintry weather, and wait until it moderates before we adjourn to go home.