

Fire insurance is now taken advantage of by all leading business houses in the civilized world, and private insurance is also very popular. In the United States it meets with more general favor, perhaps, than in any of the countries in the Old World. If investments in fire insurance companies are to be made, and policies obtained, why not in a home company in preference to one abroad?

The only objections that could be raised would be on the ground of security, or of probable profits. The course pursued by the Home Fire Insurance Company, and the results so far achieved, set at rest any doubts that might be entertained on these scores, and the names of the officers as well as the success achieved and the bright prospects ahead, are a guaranty for the future that come as near to certainty as anything of that kind can possibly be.

We congratulate all who are connected with this institution, and consider it a very worthy enterprise. Let home concerns of all kinds be fostered and encouraged.

#### OUR STONE QUARRIES.

ONE thing has been made apparent by the fine buildings that have recently been erected in this city, and that is that, lying near here are inexhaustible stores of building stone of a beauty and quality scarcely surpassed on the continent. From Price and Spanish Fork Canyons come sandstone as good and beautiful as can be found anywhere, and of various colors; and the low figure at which this handsome building material can be laid down should encourage its more extended use, and the erection of more fine structures in this city, and at other points to which the stone might be cheaply shipped. The sandstone from Red Butte lies so near this city, is of such excellent appearance and quality, and can be procured at so low a price, that there is still less reason why we should not have more fine and substantial buildings.

The foundations of this city were laid in the expectation that it would be a metropolis long after many of the largest cities of the continent had sunk into insignificance; and builders who aim to build with a durability and excellence commensurate with what is confidently looked forward to as the destiny of this city, will use the lasting and handsome material with which this

region has been by nature so abundantly supplied.

The character of a people partakes of the nature of their physical surroundings. A child educated in a log cabin will, as long as it lives, give evidence of having received log cabin instruction, unless the strongest influences are brought to bear to eradicate the effects of early training, and supplement crude instruction with that which is more advanced. So a people who have come to regard an adobe structure as a model of architectural excellence, are likely to fail to progress in a general way until better buildings appear among them.

Men who build good, durable and costly edifices enrich the country, both temporarily and permanently. They put money in circulation among laboring men, and thus, for a time, benefit many classes of the community; and the same money that thus becomes a temporary blessing, assumes the form of permanent wealth, and makes the whole community richer, for it helps to pay the burden of taxation which otherwise must rest wholly upon the masses.

Our stone quarries ought to be developed. Their products will be shipped abroad as soon as they become better known at home; and this can best be accomplished by using them. Let the day of the shanty and the adobe close, and give a welcome to the dawn of an era of more pretentious and durable structures of brick and stone.

#### SPIRITUAL UNION.

How necessary it is that the Latter-day Saints should be united in their views upon doctrine and principle, or, in other words, upon spiritual things. Upon this harmony depends their unanimity upon temporalities, which should be influenced, and indeed governed, by principle and doctrine. The Lord has informed the Church that all things are spiritual to Him, and that at no time has He given unto man a law or commandment that is temporal. "All things are governed by law," therefore whether the statutes of the Lord relate to what are called temporal things or otherwise they are eternal and spiritual. From this standpoint it will be seen that union in earthly matters must be an outgrowth of the same condition in regard to spiritualities. Hence the order of all things pertaining to the economy of God—Firstly spiritual, secondly

temporal. Spiritual unity is therefore of first importance, as when that condition is absent, to the same degree harmony in other respects is not present.

Spiritual harmony depends upon a general understanding and acceptance of truth, which consists of things as they have been, are and ever will be. This being the case, the higher phase of union depends upon enlightenment, and not mere acceptance. A person may accept of a truth, as such, without having any particular understanding of it, and thus receive largely of its benefits, especially if it be a saving Gospel fact, but his position is not as elevated as that of him who has combined acceptance with comprehension. Between the two classes there is a degree of union, both having received the truth, but only one understanding it. When one reaches the higher point attained by the other the oneness will be complete, for they will not only accept alike, but also see the same way. To reach this desired position requires a constant effort, which must be reciprocal, those not having understanding knocking at the door of knowledge that it may be opened, and the others, by instruction, aiding them in their efforts to reach the light, all combined drinking at the fountain of the Spirit of Truth—the great universal Teacher and Harmonizer.

The Lord enjoins upon His people that they should seek to understand doctrine and principle, but not to enter into passionate disputations regarding them. In the first place, when there is a divergence leading to a difference of view, it may be that one side may be right, but impossible that both can occupy that position. On the other hand both may be in error. And as to a disputation, especially when conducted with intensity of feeling, both participants are wrong in engaging in it. When one disputant is devoid of passion and the other is fired by it, the calmer person should cease at once, as a continuation leads to bad results, and no element of good accrues. When in conversation or discussion a man permits himself to be influenced by impatience he shuts the door of reason as soon as he opens the gate of anger.

Spiritual schisms are occasionally created by men of speculative minds, who are always grasping after what might be designated, for convenience sake, "untrodden ground." The principal mischief created by