## REMARKS.

BY A. K. OWEN.

The knowledge that will hold good is working, hold thou to that. Carlyle.

Nature has made occupation a necessity to us; society makes it a duty; habit may make it a pleasure.-Carlyle.

Let every man be occupied, and occupied in the highest employment of which his nature is capable, and (live) with the consciousness that he (is doing) his best.-Sidney Smith.

To
The Topolobampo Colonists:
Friends:-A permanent enterprise is one generally of slow growth. The oak tree is very slow to grow and it withstands the storms the best and the longest after it has once gotten its tap roots well fixed. Our Colony movement, in Sinaloa, has been slow in its advances, but not any too much so for our own good and for our Colony's fixedness.

As yet persons know very little of the depth, width, length and spirit of our plans for establishing integral Co-operation. When they do they will see that there will be lands far in excess of the purposes of all persons who may join in the new departure at Topolobampo, and that those persons who differ essentially in details of management from the parent Colony, will be associated, after a year or so, to select and possess city sites and farms along our railroad and to settle upon the same entirely in. dependent in their autonomy and yet inter-dependent, in things common, with the Old and New Colonies, organized by us. However, so long as a Colonist resides upon the lands which have been selected by The Credit Foncier Company for its Colonists, he or she must conform to the Principles and to the Bylaws of the Company. This law is as old as society, and has come down to us in the oft-repeated phrase: "When one is in Rome one must do as Romans do."

So far, the criticisms of those who have put themselves in print against our plan, have confirmed us in its correctness and made the founders of the Topolobampo Colony the more desirous to see friends firmly and thoroughly organized upon the lines we first started to execute. The said criticisms have, also, shown us that there are yet many explanations for us to make as soon as we have the time to do so; for what is not known about Integral Co-operation would fill quite a large volume. However, all will be cleared up; after a little while details shall be made plain, and if our friends will only be patient and good-natured until we get out of the travail of the new birth, we will "make every detail so plain that a mule can understand it," which, Edison says, must be done before the public will take hold of any new idea.

Step by step we have progressed. First we had to send out letters and circulars to see how many men and women were ready to co-operate upon the basis of Integral Co-operation as outlined in "Integral Co-operation;" then we had to incorporate; then a few of us had to go to Topolobampo to spy out the land, to examine the harbor, to look over the city site, to test the climate, to see if anything would grow if planted, to get permanent water on our Mochis; lands, to build a wharf, storehouse and Custom House at our landing; to make the necessary surveys to secure our Concessions; to have Pacific City plan approved by Mexico; to learn the rules at the frontier Custom Houses; to see if Mexico really wanted us to develop the outlying and waste district of Topolobampo, and to learn if the natives, in Sinaloa, would be pleasant neighbors if we settled down beside them.

All of these examinations have been made and each of these steps have been taken; and the testimony which has been given must be satisfactory to those persons who have closely watched and studied our advances and who have, at the same time, been conversant with the diff culties which have been in our direct path at every turn.

The steps to be taken now are to add to our working forces of men and women; to clear "Mochis" and to get, at least, ten thousand (ro, ooo). acres into one farm and under one head, so that the very best can be. done, with the least labor, for field, orchard, garden, vineyard and paş-, ture ; to run lateral ditches; to put up fences; to carry the mother ditch to Pacific City site; to construct our first section of railroad and to start our permanent homes.

We need all kind of seeds, tools, farming machines. etc. We wish farmers; rice, flax; cotton, hemp, indigo and angora weed growers; and particularly persons who have been in the tropics and who know how to raise pineapples, coffee, tea, ginger, pepper, mangoes, cloves, mustard,
etc., etc, We need persons who will make a specialty to raise hogs and to make lard; and persons who have a cotton seed gin and a mill for making cotton seed oil; to attend to raising chickens; dutcks, turkeys wand geese; and we wish persons, who have them, to take their best eggs for setting and selections of, their fowls to Sinaloa We wish fishing nets, traps and lines of all sizes and descriptions, and persons who will catch fish and cure them for use in the Colony and elsewhere..: We wish per şons who know how to catch and plant and handle oysters; and, above all, we need persons who are specialists in cooking fish and turtle. Our fish supply is superior, abundant and varied, but while fish and tuxtle are the very best of all dishes when properly cooked they are the worst when not well served. We need some graded goats, sheep, hogs and calves. As soon as we can, we must start a park to raise deer, pecaries, rabbits, quail, snipe, plover and the other wild, game, of our district. This requires a person who loves animals and birds and who has had experience with such creatures. We wish persons who can make cordage from the fibres of the aloe, etc., who can tan hides of the porpoise, alligator and animals, and persons who can bring and run a steam laundry; steam lathes, etc ; carpenters and shoemakers with their kits of tools ; bricklayers, masons, etc.; suryeyors and architects with their instruments, etc., etc. We must, without further delay, put our Colony upon a self-supporting basis; and the only way to do this is to diversify our necessary home industries by fostering, assisting and protecting them in every way and at all times. The Company is ready to do this from now on.

In calling for specialists and other craftsmen and women, it must not be thought that we are speaking to any except to stockholders of The Credit Foncier Company-to those who have elected to go to Topolobampo to co-operate to establish Integral Co-operation as has been outlined in the Company's publications. There is no special inducement made by the Company to any one. The Company is organized to assist its members to do what each selects to do in the line of usefulness and home happiness; and it must be for the member to say when he or she is ready to go to our settlements to engage in its labors, its risks and its expenses.

The common wage of $\$ 3.00$ in the credits of The Credit Foncier Company will be done away with as soon as we can get our affairs better adjusted upon business lines. It was only for the pioneer period that said common wage was instituted. It is the purpose of the Company to pay, by contract, each member and for just what is done, and to contract with him and her before he or she staits for the Colony.

The "Credits" of The Credit Foncier Company are the only labor checks we use in our Colony. By this ways and means service pays for
service. Our "Credits" are issued only for labor performed and, for the present, only upon the books of the Company. The system is what is known as the "Credit" and "Debit" plan, or the adjustment of services by means of a common clearing house. All "Credits," including "Money," depend in the end, wholly and absolutely, upon the finished products by which they can be settled. Service pays for all debts. Money is only of value when it can command labor-labor products. There is no more wisdom in having gold coins to check off prices than there would be to have gold yard sticks to measure off calico. Neither the gold coin or the yard stick is the thing that is wanted. It is the labor products which they check off that man requires for his uses. Laboring men and those who make loud their claims for being the friend of those who produce, insist that labor is everything-that it is the source of all wealth Now if it is, let us not only proclaim but demonstrate the fact, that all may be convinced. Let us be honest and practice what we preach or stop preaching what is not practical and not honest. The Credit Foncier Company champions the cause of labor, and it is the first incorporated organization which has ever been bold enough to stand firmly and resolutely upon the practical test of its convictions. The founders of the Topolobampo Colony are sincere and earnest. We do not use phrases and words to cater to any class or group of persons. The founders do not belong to the wage class. They were all in business for themselves before they associated to establish a Colony under just rules. We are determined to do what we can to take the producer out of his and her false, forced and dependent condition and to put him and her upon a true and free plane of Life. The basis for this is a "Credit" based entirely and solely upon labor rendered. This will be the ways and means of offsetting a service for a service. Let those men and women who are producers and who claim that labor is the source of all wealth not be the first to deride to discredit and to discount the "Credits" of The Credit Foncier Company, which are the only "Credits" which were ever conceived in the love and in the spirit which accords with true worth and honest dealing one with the other. Do not let any of our friends be among those Christians who bow low and pray loud that "one should do unto another as one should wish another to do unto unto him," and then go to their daily affairs determined to carry out the business instructions of the day: "You do others or else others will do you."

The "Home Scrip" of The Credit Foncier Company is given as a receipt for money paid to John W. Breidenthal, Secretary, or to John W. Lovell, Treasurer, of The Credit Foncier Company. It will not likely be issued for an amount to exceed $\$ 50,000$, and $\$ 30,000$ of this will go to

2bsorb the "Improvement Fund Scrip" which was paid, by friends, in settlement for the chattels, etc., which The Credit Foncier Company bought from The Kansas-Sinaloa Investment Company on the finishing of the ditch.

The remaining $\$ 20,000$ will be given in receipt for money which may be paid for proxisions and for either a Lot-use in Pacific City or for an acre-use on the Mochis. It is left to the wishes of the Colonist to say anto which fund lee wishes ten ( $\$ 10.00$ ) dollars of the money paid for "Home Scrip" to go-that is for an acre-use or for a lot-use; and then the money will be put aside to be used strictly as provided for by the rules governing the same.

Of the fifty $(\$ 50.00)$ dollars which each adult must pay into the Treasury of The Credit Foncier Company before receiving permission sto go to our settlements this Fall and Winter, ten (\$10.00) dollars will be used for one share of stock of The Credit Foncier Company, thirty ( $\$ 30.00$ ) dollars will be used to send groceries, flour, lard, rice, etc. to the Colony, and ten $(\$ \pm 0.00)$ dollars will be used for an acre-use or for a lot-use, as the Colonist may wish. Parents will pay $\$ 10.00$ for each child taken to our Colony; the same to go to the food supply.

- Colonists who have already taken a share of stock or who have paid as much as fifty (\$50.00) dollars into TheKansas-Sinaloa Investment Company or to The Credit Foncier Company will not be required to pay more; But each adult, whether he or she be an old or a new Colonist, must have : a new permit to be reoeived, as a Colonist, either at Nogales, Guaymas, Mazatlan or Topolobampo, or to have advantages on the steamer "Mazatlan" to and from Topolobampo. This permit has been made into the form of a Contractso as to impress upon friends their obligations to The Credit Foncier Company in case they go to our settlements. This Conaract will be witmessed at Nogales, by the Company's Customs Broker and another Mexican citizen, or by two resident members of the Colony at Topolobampa, before the same will give the holder any rights as a Colonist.

If colonists are going to Sinaloa to work upon the railroad, then, instead of taling "Home Scrip" for provisions, they will take one or more Income Bonds, issued by The Mexican Western Railroad Company, paying $\$ 30$ for a $\$ r 00$ Bond. This Bond we have sold heretofore for \$ 25 ; but, as we are preparing to push the first ten miles of the railroad, we have raised the price to $\$ 30$. After ten miles of railroad is completed, the Bonds will be sold at $\$ 50$ and when 20 miles of railroad are completed, at $\$ 75$. The Bonds will be at par when 5 per cent. interest is paid on them, and this should be as soon as we complete the railroad, 40 miles, to Vegaton.

The peculiarity of these Income Bonds is this : They come in directly after the payment of one thousand ( $\$ 1, \infty 00$ ) dollars a mile, which goes topay interest upon the securities which are to be exchanged for the necessary rails, rolling stock, etc., which we must have. Now, as the Colonists who construct and operate the railroad will be paid with "Credits," which are based upon and made exchangeable for the said Income Bonds, there will not be any money necessary for other purposes than tomeet the said $\$ 1,000$ interest. per mile, per year; and as all cther railroad companlies have first to pay 60 to 80 per cent. of their gross earnings for expenses, friends, who are able to think upon such matters, will see, at. once, what a safe calculation we make in saying that the said fncome Bonds should be at par as soon as we reach Vegaton with our railroad; for to do this it would only be necessary to earn two thousand (\$ $\$ 2,000$ ) dollars per mile, per year, on our railroad. How very little this is may be judged by what the average gross earnings are per mile in the United States. In 1890 , for instance, there were 158,037 miles operated, and they earned $\$ 1,097,847,428=\$ 6,946$ per mile. The mines, timber and people immediately back of Topolobampo are more than they were back of San Francisco, in the sixties, when The Central Pacific Railroad was started, and James Campbell, who built most of that road, after a personal examination of our line from Topolobampo to the mountains, says that our advantages are greater and our basis for business more than California at that time had.

As the railroad and telegraph from Topolobampo to Presidio del Norte should jointly belong to the inter-dependent-co-operative communities or colonists* which will be established along its route, it has been stgggested, and I think wisely, that the railroad, at this time, be segregated from the direct control of The Credit Foncier Company and be put, as the ditch was during its construction, upon its own basis; and from this on, the railroad will be a separate and distinct enterprise.

The only difference this will make in our former method of reaching the same end, is this : the railroad stock and lands will he put in trust for those only who actually build and operate the said railroad; and instead of issuing the " credits" of The Credit Foncier Company for the work on the railroad the "credits" and "debits" of those who do the said work will be kept upon the books of the railroad company and will he based upon and made exchangeable for the Income Bonds of The Mex-

[^0]ican Western Railroad Company, and will be received, at par, at the commissary of the railroad company, and, at par, for one-half of the fare, etc., over said railroad on and after the second year of the operation of its first section of 32 miles.

Those who work upon the said railroad and those who cook, sew, wash, etc., for those who do the work upon said railroad, will be paid, by the contractor, in the said "credits," at the rate of three $(\$ 3)$ dollars a day (eight hours) which will be exchangeable for Income Bonds issued by The Mexican Western Railroad Company at the rate of three $(\$ 3)$ dollars in said Bonds for one ( $\$ \mathrm{r})$ dollar in said "credits" during the construction of the first ten (10) miles; at the rate of two (\$2) dollars in said Bonds for one ( I ) dollar in said "credits " during the construction of the second ten (IO) miles; and at the rate of one (\$1) dollar in said credits for one $(\$ \mathrm{I})$ dollar in said Bonds during the construction of the remainder of the said railroad, if not otherwise ordered.

A commissary will be established, by the contractor, as soon as he can arrange for the same, where 25 cents, in said credits, will be received, at par, per day from each adult of said force for flour, groceries, linen, cloth, vegetables, etc., at exact cost ; and, as soon as the work is well under way, instead of paying a common wage, contracts will be let to groups to do the rock work, earth work, bridging, washing, sewing, etc., etc., as is done elsewhere on such works.

For the present, only members of The Credit Foncier Company will be employed on said railroad; but as soon as another municipality, group or colony is formed to co-operate with us, in building up the unsettled parts of Mexico, its members will be expected to share in the labors and to participate in the advantages of the construction and operation, of this great trunk-line of transportation-a highway which should be a bond of unity and good fellowship, and a ways and means to make neighbors and friends of the chain of inter-dependent colonies which should stetch from Topolobampo to Texas ; and this too, no matter how each community may differ from the other in its religion, socialistic or other tenets-in a word, in its autonomy; always providing that each community incorporates to hold its lands for the use of its own members, to build and operate its municipal conveniences and to make service offset service in its exchanges.

Now ! there certainly is within this suggestion room enough for any persons, who have a settled plan of their own, to make a start to lay a foundation for a new departure, to show the wisdom of their views. There can be a dozen colonies established along our railroad, if there are leaders to organize so many groups, within the next five years
-each having its own independent autonomy ; and the basis for these are the lands which may come under the control of those who co-operate to build the said railroad.

Now ! the way to make integral-cooperation plain and easy and sure for all business and well intentioned co-operators is to build our railroad, be their views with or against the peculiar and fixed methods and principles of The Credit Foncier Company ; for, after all is said, The Credit Foncier Company is intented to be only one of a series of interdependent municipal groups ; and was not made to meet the views of every one. Why, therefore, need there be any strife-why then should there be any unkindness between those who differ as to methods in getting a place where earnest men and women can lead better and more satisfactory lives than they now have a chance to do, as society is controlled. Le all integral-co-operators be friends. There is too much and toogreat a work to be done, too many expenses and too many difficulties and antagonisms to encounter, every hour of every, day for integral-co-operators to be out of harmony with themselves. Let all integral-co-operators, therefore, unite to take advantage of the very large and valuable concessions we now control in Mexico, and to co-operate to live earnest, industrious and methodical lives, if not in one municipal group, in another. Friends ! let us be friends and go to work to build and operate the railroad, which will be the link to connect the colonies and a permanent foundation for Integral-Co-oper tion.

If any person wants to make a sure investment with big profits and to be only associated with "level-headed" business men, then he or she can find such an opportunity with the capitalists who are going to furnish the materials which we must have to build and equip the said railroad. He or she can get the First Mortgage Bonds at a discount and with each $\$ 1,000$ Bond there will be given about 700 acres in land. If he or she wants to aid the integral-co-operators and to prepare the way to have lands for his or her particular municipal colony, then he or she can take the Income Bonds, at a discount, and be given the Mexican Government's land scrip* to locate and possess lands held by Mexico anywhere within the five States of Northern Mexico.

Now ! here is the opportunity for Dr. Hertzka, Herr Flurscheim, Mr . Cowdrey or any one or more of integral-co-operators to come in and co-operate with us, in a safe and business way, and by assisting us to assisZourselves give us the opportunity and the pleasure to assist them to assist themselves and others. Certainly, had the founders of The

[^1]Credit Foncier Company had such advantages to start with as, we are able even now to offer to our new friends, certain it is that ten (roc.) cents would have gone as far as it took one dollar in the way we were forced to begin. In fact, those who will take the Income Bonds, in large blocks, at 50 per cent. of their face value now, will get the lands free ; for each investment of $\$ 5,000^{*}$, will by the appreciation of the Bonds to par give the money back twice over, and the lands will remain as a bonus to the co-operator. Think over this, friends, and see if we are not making a safer, better and more worthy business offer than has yet been made to labor and to capital.

Our friends should be mindful of the fact that those who own the highways of a people control everything that the people possess, even to their souls. It is the lords of transportation, more than it is the landlords, who control the affairs of nations and dictate to trade. Not to possess ourselves of the railroad, from Topolobampo to the mountains, would be to give up integral-co-operation-would be to permit chains again to be forged around our limbs and to sweat blood; for we would be trampled over by the stern and exorbitant exactions of Railroad Barons who know and care for nothing except for gain. And remember that a railroad, such, as we have for 50 miles, is not so difficult to make as the 7 miles of ditch we have just completed; nor would we, with the same force, be as long in completing the same, were the same spirit manifested for the second work as was shown for the first.

The founders of The Credit Foncier Company believe that the land of the company should be held in trust forever for the free use of all its members. In this they differ with the Henry George school of writers who call themselves " free landers" and go directly and systematically to tax the land, by assessments upon " land values" or by collecting perpetual and ever increasing rents in such a way as to derive all revenues, for public expenses, from those who occupy the land. We have never seen any functions of procreation belonging to land; and any "tax paid by land or land values" is a tax on those who produce, just as is interest on "money." The advocates of gold coin for money and the agitators of "free land" for the people have deluged the masses with more false teachings, in our day, than all other writers combined.

Personally, I regret, more than any words of mine may express, that circumstances have forced upon The Credit Foncier Company a debt, for the "Mochis" and for the adjacent lands, which has to be met by fixing a cash price for acre-uses. Had I been able to carry out the plan suggested, page 21, " Integral-Co-operation," this would not have been the

[^2]case. However, as I have suggested in Pacific City (Studies), I hope to find a way so that the pioneers can be reimbursed for all expenses they may be put to in securing acre-uses on the "Mochis," lot-uses and homes on Pacific City site and in promoting the railroad. Equity, as I take it, is to make those colonists, who come after the pioneers have laid the foundation for industrious and happy life, pay a price for the privileges they receive to an amount which will not only put money into the Treasury of the Company, for needed improvements, but which may return to the pioneers their cash outlay for home and farm, etc.

Be this as it may, the "Mochis" land-uses will be allowed in series of 500 acre-uses. The first series will be allowed for ten (IO) dollars (gold) in cash, or in "Home Scrip," or in "Improvement Fund Scrip." The second 500 acre-uses will be allowed for twenty ( $\$ 20$ ) dollars; and the third 500 acre-uses will be allowed for forty ( $\$ 40$ ) dollars per acre-use.

By the time that 1,500 acre-uses have been allowed we will have a new and full Board of Diréctors and they will settle upon further details.

A car load of supplies-flour, rice, lard, coffee, tea, sugar, red and black pepper, mustard, and paper and new type for The Credit Foncier of Sinaloa have been ordered to be sent out with the November party. The steam drill for the rock york on the railroad grade, beginning at our landing; and a New Era Ditch Grader, to dig the ditch from Mochis to Pacific City Site and afterwards to build our railroad embankments, have been ordered and will go out with the steamer in November.

Co-operation demands that those who become parties to the contract to co-operate should be intelligent enough to know what inter-dependence means and to discriminate between it and independence. Dickens says: - When a man is a bear, he is generally pretty independent." Persons of such low organisms as to be distinctively bears, in their personal characteristics, must not go to our colony. The United States is the home of such creatures. It is mainly the result of the independence and the selfishness of just such persons that the United States is, to-day, an unșafe place for the home and the family of those who wish to live honestly. In Topolobampo we go to live a disciplined life under integral-co.operation systematized. "Natural rights" are not permitted. Eyery decent right and protection and advantage which we hope to enjoy is to be artifical-is to be what the law reserves for our uses and assists, and protects us to use. "Natural rights" and natural or barbarous men go together and they are disgusting, in the extreme, to the founders of The Credit Foncier Company. Every attainment, every privilege and
every culture, which man has ever enjoyed, have been in consequence of law and order and discipline ; and every step he will ever make to advance his condition hereafter will be just in the proportion that he will associate with his fellow creatures upon lines of order, protection and equity. I urge every earnest co-operator, who feels, from within, that we are working upon the best plan to assist men and women to assist themselves, to cooperate with us now to build up our homes, workshops, farm and railroad by the sea.

32 Nassau St., New York, October 20, 1882.


[^0]:    * A trunk railroad and telegtaph system are inter-municipal properties. See "The Equity in Property," page 19 -Integral Co-operation at Work No. 2.

[^1]:    * To do this would require a special contract and a payment of not less than $\$ 5,000$ for said Bonds.

[^2]:    * This is the lowest amount that we would make special contract for.

