

To the Board of Resident Directors of the Credit
Foncier Company, Bay-Side, Topolobampo, Sinaloa,
Mexico.

Friends: To be brief and to proceed, at once, to
to the business before you, I herewith submit three
drafts for new By-Laws - one made at New York,
another, a modification of this, made at Enterprise,
and a third, an improvement upon both, made by
friends in Denver. These together with the letter
of January last by Michael Thiersheim and what
you know yourselves about what is needed by the
Credit Foncier Company, will give you a basis to
make a draft for new By-Laws sufficiently well
digested to submit to all persons, in Sinaloa and
elsewhere, concerned in the Topolobampo movement.

You need not take into consideration whether
this or that person wants this or that article or point.
The time has come for you to make a draft for our
whole people irrespective of personal views or feelings.
It is the cause of man, woman and child that you now
have to consider. Your duty is not to fall short of
what may advance society to a better condition than
has heretofore enjoyed.

Myself & other members of the Credit
Foncier Company have been largely the for-
mulators of two of the drafts— of the New York
and of that of Denver; but I or they are not
in any way accountable for certain articles
which are therein found and which conflict with
our first plan, and it is to these that I, as your
Chairman, call your close attention; and it
is for you to say if they are to be or not to be as
therein written.

What I have said outside of Sinaloa has been
said as the Concessionaire of a certain Concession
to Colonize Lands in Mexico. Not a word have I
written as your Chairman, and I have encour-
aged the formulation of the drafts for By-Laws

and the revisions and discussions which have taken place with a view to develop the plan or plans of those who say that they are our friends (?) that we may be able to judge whether it is integral Cooperation which they have in view or whether it is a set plot - a conspiracy to overthrow The Credit Foncier Company by the substitution of another which has an opposite purpose from that which we have pledged our labors, our properties and our lives.

Again, there is another important question to call to your attention and that is the way in which it is suggested we should vote for Directors and regulations, etc.. It was our original plan in The Credit Foncier Company for stock to vote for Directors, but upon By-Laws and every thing else the vote was to be taken by person. In our plan the stock held by persons who would advance money to promote the movement was at most to be only 15,000 out of 100,000 shares; and these persons were to give up the said stock in case they

did not wish to settle in Pacific City. I still think
 that this plan - to give to Capital, ^{the} Control of the
 Direction so long as Capital is the greatest factor to
 our success and to afterwards give the Control to
 Labor when Labor became the most important
 of the two, is the best that has been offered in
 connection with our Colony for the reason that
 it is nearer just to all concerned. The idea
 suggested by Michael Korschheim and which
 you have before you is an effort at deception.
 He says that he wishes to seemingly agree with
 "the Kickers" while he is at the same time getting
 them into their own nets which he sets for them.
 His plan, on the surface, looks as if it hits Capital
 and favors the man with only one share; but this
 is a trick of an autocrat who does not believe in the
 intelligence of the producers or in giving them the
 Control of anything which he has a direct inter-
 est in; and, hence, he wishes stock to vote for regula-
 tions, etc. as well as for Directors, and all the time,
 even after Labor has become the first in importance and

when Capital and its power, so far as our Community will be concerned, will be of no use whatever.

I am opposed to speculation in stocks. I go so far as to say that if this feature is permitted to be introduced into our Community that the thoughts of our Colonists will be turned towards "futures" and "puts" instead of toward man and how to better his environment; and all the evils akin to money getting, to stock gambling, to speculation, etc. would be deluged upon us. I warn you, friends, against being influenced to curse our Cause by adopting any proposition of which might inveigle us into speculation of any sort - for the gamble in stocks will crowd out the efforts our Company may make for man if allowed to work side by side with Cooperation; for the wrong always crushes the right when given an equal opportunity - money pushes labor aside; weeds crowd out the Corn; brute man turns the man of Culture and his efforts to improve Society, to one side.

Let us have no compromises at this time between the right and the wrong. Let us be sure not to handicap our plan and our principles with the false teachings of bad, artful, designing men.

Again, our shares should be kept at or near ten dollars United States Currency, for our movement is rather for the poor than for the rich man.* Perhaps twenty dollars Mexican money will not be out of the way and will favor the suggestions which have been made without doing injury to any one.

* Flurschein when in New York, insisted that the stock should be \$100. gold, per share. Hoffman maintained, at Enterprise, that every Colonist should be made pay to the Company the cash duties he saved under my concessions - half to go to me and The Credit Foncier Company, the other half to Hoffman and Flurschein. Both contended that I was not a "business" man because I would not be guided by them, who knew everything about "business" ways, to put the Topolobampo movement upon such a "business" footing that it would make those in control respected by "business" men.

And here I wish to note that Hoffman and Flurschein

In regard to the "proportional vote" that is well enough where political reforms are being considered, but it is out of place in a Stock Company where the "initiative," the referendum" and the "plebiscite" can be practiced in our Company. To permit this mode of deciding the

have said, that "the founder of The Credit Foncier Company is not a business man". While I spurn the mean, contemptible and lying spirit of these vile slanderers and renegades, who have made these remarks as they have for the purpose of influencing persons to hesitate in their efforts to plant a new departure so that man and not money may be considered, I thank God! that I am considered by such creatures as not being like themselves in "business" methods or in anything else; and I take this opportunity to say to friends that I feel honored when Shylocks and speculators condemn me, and am suspicious that I have done something mean whenever such people - such heartless, depraved wretches as Hoffman and Hirschheim commend me. I despise with a contempt that I cannot express "business" men who have nothing in common with society when they cannot lay a trap to catch the producer, by assisting him to make self-imposed rules - By-Laws, which will eventually rob the working man and woman of the greater part of that which their labors have fashioned into form for the use of mankind. A. K. Owen

election for Directors would be simply to open our Company to all the evils of politics, and that yellow-dog of ^{our} American man known as "a cross-road politician" would, at once, come to the front in all our affairs and, "for a consideration", would "work the Colonists for all they are worth", in order to prepare the state for each succeeding election; hence, friends! we cannot stand this innovation into our plans. Let us give such a decided No! to this proposition that no eleventh hour reformers (?) will ever again be likely to take up our time with a proposition so entirely foreign to our plan.

In regard to the methods of accounts, to the election of Auditors, to the security to be given by those persons who handle the Company's moneys and properties, etc. and the referring of important questions to the members, these are exceptionally well provided for by the Mexican Statutes under the laws of the Commercial Code; and you have

them as set down by our good and talented friend Señor Don José M. Ortiz, who has given much attention to the subject, and they I feel certain you will adopt.

In relation to land and its uses the Company is compelled, by the Constitution of Mexico, to sell, or rent or lease to those who live upon the same. This law was made so as to prevent the Church establishing dependent Communities upon lands it might hold in its own possession; but what we must guard against is the speculative feature which our would-be wreckers have cunningly introduced in the language of "ac-
ording to demand and supply" words which have come up from the Dark Ages and which stand for a system of Cruelty and wrong which has cursed every people, and will blight any Community which permits it.

I still think that we should attract all

Colonists to farm directly under the Company's management, for "bonanza farming" is greatly to be preferred to small workings; but if there are still those who wish to separate and keep up private farms then the lease rights should be sold to them in series, as we have suggested in Pacific City lot lease rights, and the annual rental should not exceed one dollar per year per acre in Credits, as it is ~~merely~~ ^{rather} a nominal ~~and not~~ ^{and for the benefit of the Company} a rental ~~for revenue.~~ ^{in its discharge of its ordinary matters.}

This will satisfy the law and will be in no way a burden or tax in its proper sense upon our Colonists, for the Company provides always employment to every one and employment, without fail, provides the Credits. As is known to you, the rentals and taxes of the Commercial world have been and are onerous because "business" men have and do always try to get the producers Compelled to settle all debts in something - in a legal-tender, which

Foot Note.

* But the important advantage in having annual rentals for lot and farm lease rights is that it gives the Company absolute Control of the Land, at the end of each year, and is ever reminding those who would Commit a nuisance with impunity, or go wrong and molest the entire Community, that their lease-right or rights will not be ~~renewed~~ renewed in Case they do not Conform with the By-Laws they have assisted to make and have pledged themselves to support by living a life in Conformity to their spirit and language. Hence, while the Company is bound to provide the work and the legal-tender by which said rentals are to be paid, the Company holds the power to lease or release or not to lease and thereby forces otherwise bad Colonists to be proper in their ways and to live decent lives, or to leave the Colony, for without lease-right or rights no person can remain, within the Settlements, long, except at the Company's hotel or hotels and an expelled member will not be allowed to stop as the guest of the Company or of the individual longer than is necessary for him or her to get away. No well intentioned person is afraid of strict laws which Control persons from doing wrong, and those persons who wish the right to commit public nuisances and to live down, by disorderly lives are warned by these rentals, that the ~~Golden~~ Golden ~~Stamp~~ Stamp Colony is no place for

These self-same "business" men move Heaven
and Earth and Hell to make scarce and
most difficult to obtain; and thereby they
enslave every one who has to meet rents, taxes,
interests and Cash payments. Hence, rentals,
within our Colony, should not be thought of as
a rental, as used in the outside world, be-
cause the Company provides the legal-tender
required to every colonist who works. The
lesson which this rental* will give our people
in payments and how to make them, will be
of solid and permanent worth to them and
to others.

To say more, at this time, would be to tire you
and to lessen your interest in what has al-
ready been said upon the most vital points
at issue - upon points which are paramount
to the framing of a proper draft for By-Laws
to govern us in the attainment of our one and
great aim - to found a new Civilization for our-
selves and others in Sinaloa.

But right here let me impress upon you the importance of taking steps to diversify our home industries so that we can assist all kind and conditions of Craftsmen to be useful in the occupations for which each is best fitted. To do this we must have the employments under and in our one Compact Company; however, it may be necessary for us, from time to time, to make a Contract with a person to do a certain specified work in a certain fixed time; but, I caution you to prohibit the Company from Contracting with a firm or with an incorporated body which may locate in our neighborhood for we have certainly seen the ill effects of having one such ally; and in the future, any firm or Company which would become entrenched in our midst would become, also, the refuge of and the sympathiser with every bad man and depraved Colonist and would, in this way, get itself in position

to blackmail the parent Company, as is now being done by the Trustee we permitted to become incorporated to assist us - a Trustee which we gave our Confidence, our Credit and our support and which we created, built up and made so strong that it now insists that it is the Company itself and that we, its creator, stands in its way to success - to a money success which it now goes crazy to monopolize; hence, as it is bent upon destruction of the one thing - The Credit Foncier Company - which stands between it and its desire to make money and to enslave those whom it has sworn to protect, it makes bold to invite Anarchists and City slums and every one who will be a tool in its hands, to break down the system, order and peace of those imbued with the spirit of integral Cooperation, to the end that speculators and Jews shall be given the opportunity to reap where the Credit Foncier Company alone have sown. Hence, friends! be

warned not again to trust to an ally for anything. Keep everything within and under the absolute control of one Company; and be suspicious of any proposition from two or more persons to unite within our one Company to do any service - for where two or more are permitted to unite, the individuality of the individual is endangered.

After the Board has fully agreed and adopted by a unanimous vote a draft for new By-Laws, the same is to be published in The Credit Foncier of Sinaloa and The New City and will be sent to every friend in Sinaloa and elsewhere so that the stockholders of The Credit Foncier Company may approve or reject; and if they approve then they may elect the ten resident Colonists who are to take out the new Charter of incorporation under the laws of Mexico, and these ten persons will be the first Directors of the new Company.

The Law under which we propose to organize says that the Directors of such associations as ours shall be residents of Mexico. This will exclude, at this time, our good, true and noble founders and friends, John W. Lovell and Wm C. Crooks from being Candidates for Directors; but as these friends, like myself,* wish

* I am a resident of Mexico. I built Alberton Hall, six and a half years ago, for my office and home. It was the first building ever erected on the shores of Topolobampo Bay; and I have kept ~~a~~ trunk, clothes, books, papers, bed, desk, chairs, carriage, harness, lamps, dishes, wash-tubs, etc. etc. in the Colony for three years or more and I consider Topolobampo my place of residence; hence, I am legally a resident of Mexico.

My absence in the United States and Europe, is owing to business connected with my Concessions and the Colony; but it is not my wish to be or has it ever been my desire to be a Director in the Company longer than to see it organized in the hands of true friends of the cause. I think after the reorganization I can best serve the Company's interests by assisting as a friend to get the movement into working order under those who can always be in the Colony; but I expect to control the Topolobampo movement, by my stock, Concessions and interests, so that it shall not drift from its present moorings or take any side track for its pathway. I do not

to see those who are now in Sinaloa put in absolute charge of The Topolobampo Colony, they as well as myself, will gladly retire, if the By Laws, approved by the Board, meet the approval of ourselves and a majority of the votes of the Company, within and without the Colony.

I take this opportunity to ask you to make it a condition, in your By-Laws, that a Director of any Company, excepting the Directors of The Credit Foncier Company, which has had a Contract with The Credit Foncier Company or which may have a Contract with the New Company, is not eligible to hold a Directorship or any responsible office in the New Company; also, that any Colonist who has broken his or her pledge to live a Cooperative and disciplined life after coming to Sinaloa and intend to ever leave the Colony so that it can be diverted from the purposes for which it was organized and I am frank to state this that all may know full well that I have no idea of retiring from its leadership before I know that integral Cooperation as first outlined by me is safe and above the plotting of traitors and manipulations of Jews.

Judge therefore that only those who have always been true to the Cooperative spirit which suggested and which has sustained the movement be elected to positions of trust in the New Company, and do not forget, friends, that a part of the Directors should be women.

A. K. Owen

has separated him or herself from The Credit Foncier Company and in any way has molested those who were working in keeping with the spirit and rules of The Credit Foncier Company shall not be eligible for Directors or for any other office within the new Company.

In conclusion, let me emphasize that whatever you do must be first, last and all the time for the employment, the protection and the advancement of the producer - of the man and woman employed in productive occupations. Remember that we have reached a period in our Colony where we are self-sustaining, or nearly so. We are, just at this very time, independent of Capital to a greater measure than at any time before. Capitalists have done nothing ^{in the colony} to assist us to attain the position we have reached. Let us not now put the great advantages, the unique and wonderful opportunities we have here in Sinaloa into the hands of "business" men who work for and live only to benefit capital. Every concession given to "business" men

at this time would be a mistake on our part - a crime against the best movement that has ever been inaugurated for the uplifting and the advancement of mankind.

For your own information, I have to say that Michael Flurschein does not bring with him any money to invest in our cause. The Credit Foncier Company has not received, at any time, one cent from him although he claims that he is a stockholder of our Company. Our books have not any such entry and he has not a receipt showing that such a payment was ever made. He did send to Hoffman \$1,000. for the investment Company - the speculative features of that Company particularly pleasing him - but as Hoffman told me at Enterprise, in Flurschein's presence, that he had received no orders from him to take one share of The Credit Foncier Company's stock, and as Flurschein told me that he had \$1,000 in the Kansas-Sinaloa Investment Company's stock

and admitted that he had only sent \$1,000. to Hoffman, it is clear that he never invested ten dollars in The Credit Foncier Company.* He wrote me, last year, and, also, to Mrs Howland that he would invest \$80,000. with us. Later he wrote me that he would

* On my return to Guaymas, July 18, 1893, I found a letter from Mr Hussey dated New York, May 18, 1893, saying:

Dear Mr Owen: Last week I received a letter from Lindstrom of which the following is a copy:

Enterprise, 5/6, '93.

Dear Sir: The records in our office show that the C. F. stock account has been credited with \$10. for and on account of Mr Flersheim. The fault of Mr Flersheim not having gotten the receipt is probably because you may not have been notified of the entries at the proper times. Please issue a stock receipt in the name of Mr Flersheim and send to this office. Yours truly, C. F. Lindstrom, Secretary.

In compliance with the above a receipt was mailed for one share of C. F. Stock and his name entered on the stock-book, May 11th. Yours truly, E. M. Hussey

I wish to say that this is only one more object lesson in the fraud and series of lies that these plotters are

not come before he could bring \$13,000 with him for us, as he knew that we were in need of money more than of himself personally. He lead us to believe in New York that he had brought \$10,000, but he afterwards admitted that he only had started with \$3,000, and of this he has refused to invest one cent in any securities which in any way would assist The Credit Foncier Company to assist its Colonists. That he is a millionaire is a story good naturedly set afloat by Mrs Howland. I have had read to me, by Herschheim, her letter in which she says that she has it understood in the Colony that he is a millionaire so that his influences for the good will be more felt among those who are kicking out of the rules of the Company. He seemed particularly pleased with

engaged in. I have already stated that Herschheim had only sent Hoffman \$1,000 and that he had as he told me 50 shares of Stock of The Kansas, Sinaloa Investment Company in full receipt for the same, how and when then did he take ~~the~~ the C. F. Co. Stock? No! The whole thing is a lie and a fraud; and I have written that his name be stricken from our books; for there is a law-written or unwritten it matters not, that fraud entirely destroys all agreements; misrepresentations of important facts by one party, entitle the other to refuse to be bound

A. K. Owen.

The idea of playing the character of a Millionaire in the Colony and said that none of us must let it be known that he was not worth that much money, for he could aid the movement better. I have not been able to obtain any evidence that Flurschein is worth any money. He is not a manufacturer now. He told me that he failed in the United States, but in Baden Baden manufactured successfully for a time and then those he borrowed money from took the business out of his control and it has since not been paying dividends on its stock. He lives on Lake Lugano, in a district in Switzerland, where a person for three or four hundred dollars a year can live in a villa and keep a servant and look well-to-do. His statements to me are so conflicting that after meetings and talks with him lasting the most part of six weeks I am compelled to say that his word is of no weight whatever. I believe him to be a wolf in sheep's clothing, for he is a Jew and yet he takes pains to deny ~~it~~ all the while that his give-away-nose is spread all over his face and hooking at the end so as to lift up his upper lip. He has no interest in integral Cooperation more than to make money. His thoughts center alone and always

upon money and its investments. He knows nothing else, thinks of nothing else. So much is this the case that he has not so far been able to buy, without assistance, a railroad ticket to get from New York to Chicago, or from Chicago to Guaymas, for he has been so intent upon getting a cheap ticket that he has lost sight of everything else - of the route, of the class, of the limit of the ticket. I have never met a man as parsimonious, as conceited, as ignorant of how to decently travel in America as this Jew. He argues that in traveling a "business" man should stop over at night; for a bed only costs a dollar and supper and breakfast 50¢ each, while a Pullman costs \$2.50 and meals at railroad stations a dollar a piece. He is a creature who has invited gentlemen to dine with him and then has compelled them to listen to his dirty, foul, smutty stories - an unpardonable offense and shows his brute birth and foul training; and to save a few cents a week for washing he goes without drawers - a filthy example of what miserly habits will lead some things to be guilty of. I have no confidence in Michael Flurschein as a

reformer or as a Capitalist. He is a Jew and one
 of the worst of his Class - a Jew who does not
 believe in Abraham, Isaac or Jacob - who de-
 nies his race, hoping thereby to get the confidence
 of those who are not Israelites; and as he has
 failed at everything else, he now is attempting
 to jump into the lead of the Cooperative Move-
 ment here and elsewhere; for it has dawned
 even upon his muddled vision that safe invest-
ments with big profits are to be preferred to un-
certain investments with low interest. He is for
 profits only because the time of small investors in
 Europe to make money on interest has passed
 away. He sees in the Topolobampo movement
 a grand field for the little Jew investors of Germany
 to make sure investments and big profits in very
 short intervals; and he wishes to gain the Commis-
 sion on such investments and to put our Colony
 on a peon basis and into a Stock Company that
 a few Capitalists may control everything and every
 person for all time. He has in Hoffman a creature

after his own heart; for Hoffman wants to crush
 The Credit Foncier Company and the Moral
 force of the Popolo Bampo Movement and to
 Control Integral Cooperation and its enthu-
 siastic and solid following in the interest of
 Capital that he, as he is concerted enough to
 imagine, can ride to power and to riches. And,
~~if~~ you now have Michael Furschein as I have
 found him to be; but as you go down from Alber-
 ton Hall after the meeting of to-day look at
 him for yourselves. There he stands: an illy pro-
 portioned, short, heavy set man, with an unusually
 large head, receding forehead, short thick neck, hump-
 back shoulders, ~~wide~~ bellied and short legged - a
 miscreant Jew with such a narrow, distorted and
 cramped soul that God, after starting to make
 him a hunch-back, dropped him as a work for the
 Devil to complete - and this is Michael Furschein.
 What do you think of him? Does he not remind
 us of Dickens's characters - of Fagan ^{and} of Zerk?
 And now a word about C. B. Hoffman. His

father, about thirty years ago, laid out
 Enterprise, Kansas, and father and son
 have been and are the leading spirits of
 that town. I call upon any Colonist who
 has ever passed two or three days in that
 place to say if that is what he or she would
 like to reach in the way of a Community.²
 Enterprise has been controlled by and run up
 on strict "business" methods and by our self-
 asserted models of "business" men from first
 to last; and a more wretched, dirty, stuffy,
 woe begone place it would be difficult to
 conceive - not a library, not a passable house
 only where contrasted with the hovels which
 make up the town, every family against every
 other family, a few miserable stores, two turn-
 ling-down shanties called "hotels", shiftless
 men, ~~Barney~~ ^{glammy} women and neglected children
 standing at the corners of the streets, and, when
 it rains for half an hour, the whole village is
 not unlike a pigpen, so filthy does every

person and thing become. Enterprise is characteristically a "Business" town. There to lie, to cheat, to plot against ones neighbor and "the stranger who is within the gates" are in full sway.

And this is the home and the work of the Hoffmans, father and son, after 30 years of their rare "Business" foresight and management. Men should be judged by their work. Are you, friends, ready to put this location which I have selected for a new attempt to plant a new civilization into the control and under the influences of this miscreant to his Trusteeship, to his betrayer of his associates - to this traitor to his avowed Cause - of such a fraud of a man as C. B. Hoffman who has conspired to ruin the Credit Foncier Company and to blast our purposes to get upon a higher plane than upon the low "Business" level which he himself is not fitted to rise above. NO! NO!! NO!!! certainly, you have not come to that degraded stage.

My idea is that if God ever intended,

to make an honest person of C. B. Hoff-
man that he changed his mind sudden-
ly, cut him off short and left him the
runt of a man that he is a ~~Christian~~
~~Christ's~~ caricature of littleness, baseness,
meanness and deception under plausible
manners and acceptable professions.

A. R. Owen

May 27 - 1893 -