

The SAINTS'  
COMMERCIAL  
ORDER.   ✎   ✎   ✎   ✎



BY ELDER J. GOLE MOXON.

ENSIGN PUBLISHING HOUSE, INDEPENDENCE, MO.

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INDEPENDENCE, Mo.  
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## INTRODUCTION.

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### TO THE PUBLIC:

The prime object of the Saints' Commercial Order is set forth in the preamble. The first business effort will be to establish and operate a store at Independence, Missouri, and the method of doing business will be principally by mail. We believe the Saints can be successful in this line, and thereby save a vast amount of money which is now being paid to the world. As provided in the following rules and regulations, those who are members of the order will derive of the profits of the business according to their investment, which we believe to be proper and just. Those who are members but not employed in the house, will receive a certain commission, such as will be determined by the officers, for all goods they sell and order by mail. A record

of this commission thus earned will be placed on the books of the Order to the credit of the member, and in striking a dividend it will be used as a basis upon which he will receive of the profits, same as any member working on a salary in the house. Besides this dividend, which will be turned over to the member, he will still hold an interest in the property of the Order in the same ratio as his investment is a part of the entire investment. (See Art. 9, Sec. 1). Referring to Article 2, section 3, as to how many shares a member may hold, we believe it not wise to allow one member to hold too great a proportion of the capital stock, as, if he should withdraw, his withdrawing would take so much capital out of the business at once that it would cripple its success. (See Art. 4, Sec. 5).

Again, we need many members, because each member is an agent for the Order, and the more agents we have, the greater will be our commercial field.

We believe that a business established and carried out, in harmony

with the following rules and regulations, will be educating the Saints, and paving the way whereby they will be better able to understand and appreciate the great value of the financial law of the church.

With this end in view, we humbly ask your confidence and support in this great undertaking, which, if the laws are observed, will be a benefit, not only to the individual members, but also to the church.

THE AUTHOR.





# The Saints' Commercial Order.

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## PREAMBLE.

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We, Latter Day Saints, and members of the Saints' Commercial Order, in order to promote the welfare of our families, the welfare of our brethren, and the welfare of the church whose faith we have espoused, do mutually agree to unite our efforts and means in business relationship. We agree to do unto others, those of our Order especially, as we would wish them to do unto us under similar circumstances. We believe the laborer should have and hold all the net earnings of his hands. We believe that peace and harmony should prevail, and that they may do so, we believe that such laws should be established as will tend to prevent confusion and strife, and bring the erring ones to justice. Therefore, we do hereby agree, God helping us, to conform to and abide by the following rules and regulations:

## RULES AND REGULATIONS.

### ARTICLE I.

#### NAME.

The name of this order shall be  
 "THE SAINTS' COMMERCIAL ORDER."

### ARTICLE II.

SEC. 1.—*Who Can Be Members.*  
 —Members of this Order shall be those only who are members in good standing of the Reorganized Church of Jesus Christ of Latter Day Saints.

SEC. 2.—*Charter Members.*—Charter members are those only whose time or means are required to establish the business.

SEC. 3.—*How Become Members.*  
 —Any Latter Day Saint in good standing may become a member of the Order by buying from one (1) to twenty-five (25) shares, each share ten dollars (\$10.00), payable in labor or cash, provided always that their services or means are needed.

SEC. 4.—*Non-Latter Day Saints.*  
 —Those not of our faith, and

those of our faith not in good standing, may be employed by the Order on schedule prices, providing their services are needed.

### ARTICLE III.

SEC. 1.—*Officers.*—The officers of this Order shall consist of, 1st, president; 2d, vice president; 3d, secretary; 4th, general manager; 5th, treasurer; 6th, accountant; 7th, foreman of works, and 8th, a board of directors.

SEC. 2.—*The President.*—The president shall preside at all business meetings, and shall be chief counsel to the vice president, general manager, treasurer, and foreman of works, and shall see that each fulfills the measure of his duty. He shall call the attention of the board of directors to the action of any officer who is failing to do his duty. He will not be required to devote his entire time to the business only at such times as he sees it is necessary, or when called upon by the body.

SEC. 3.—*Vice President.*—The vice president shall assume the du-

ties of the president in his absence.

SEC. 4.—*General Manager.*—The general manager shall have charge of all contracts, purchases and sales for the Order. He shall have general supervision of business and accounts, and shall have power to appoint assistants as circumstances demand, subject, however, to the approval of the president.

SEC. 5.—*Treasurer.*—The treasurer shall be the cashier, and shall have charge of all funds, labor checks and cash, of the Order.

SEC. 6.—*The Accountant.*—The accountant shall keep a record of all business and all funds, deposit checks and cash, of the Order, and shall assist the general manager when called upon.

SEC. 7.—*Foreman of Works.*—The foreman of works shall have general supervision of the works, shall have power to appoint an assistant subject to the approval of the general manager.

SEC. 8.—*Board of Directors.*—The board of directors shall consist of seven business men whose duty shall be to nominate two or more

men to fill such vacancies as may occur from time to time, they to be voted upon by the body, by ballot, a plurality vote being necessary to a choice. They shall not be required to devote their entire time to the business, but as they feel it is necessary, or, when called upon from time to time.

#### ARTICLE IV.

SEC. 1.—*Duty of Members.*—Each member of the Order shall be required to sustain its Rules and Regulations, and shall be obedient to the reasonable demands of those in charge of their respective departments. It will be the duty of each member to attend each meeting, as far as practicable, either in person, by delegate, or by letter.

SEC. 2.—*Rights of Members.*—Each member shall have a right to one vote in the business of the Order. Each member shall have a right to enter complaint against the business conduct of any member by presenting his complaint in writing, to an officer, and the charge shall be investigated, and if a reconciliation cannot

be brought about, then the officer to whom the appeal for redress was made, shall refer the matter to the board of directors who shall deal with him as they deem best.

SEC. 3.—*Sick and Disabled.*—The sick and disabled of the Order, who are without means of support, shall be provided with the necessaries of life by the Order. There shall be no poor among us.

SEC. 4.—*How Members Lose Their Membership.*—Any member whose action shall, in any way, threaten disruption, or, whose business dealings are such as will bring shame and reproach upon the Order, or, who shall obtain under false pretenses, or in any other illegal way, any property or funds of the Order, such a member, by action of the board of directors, the authority of which is hereby granted, shall be disfellowshipped, and his shares and interests in the Order confiscated to the amount of his financial wrong, and in no case can he again become a member until he has restored to the Order the full value of his ill-gotten gains, and then only by

consent of the board of directors.

SEC. 5.—*Members Who Withdraw, or Those Expelled.*—If a member shall withdraw or be expelled, he shall in due time receive from the Order all dividends and salary then due him, with the initial value of his shares.

SEC. 6.—*Freedom of Speech.*—In no case shall a member be denied the freedom of speech in public business meetings.

SEC. 7.—*How Increase Business.* Any Latter Day Saint in good standing, wishing to become a member, after the business is established, may send application to the general manager, stating how many shares he wishes; those who are members and wish to invest more money, they too may notify the general manager who will record these facts. These names shall be taken up in their order as funds are needed.

## ARTICLE V.

### BUSINESS YEAR.

SEC. 1.—The business year shall end on April 6th.

SEC. 2.—*General Yearly Business Meetings.*—General yearly business meetings shall be held on the first Tuesday after the 22d of April, at which time the election of officers will take place.

SEC. 3.—*Officers' Quarterly Business Meetings.*—Officers' quarterly business meetings shall be held the first Tuesday in July, October and January.

SEC. 4.—*Special Business Meetings.*—When there is special matter to come before the body, such as the election of an officer, or, where business is of such a nature as to require the presence of the president and the board of directors, due notice, thirty days, shall be given them by the general secretary, and their expenses to and from the meeting shall be borne by the Order.

## ARTICLE VI.

SEC. 1.—*Salaries.*—Each member shall receive schedule prices for his labors, same as for similar labor elsewhere.

SEC. 2.—*Dividends.*—At the end of each year the profits of the busi-



ness shall be divided into two general divisions, *viz.*, cash reserve fund and dividends.

SEC. 3.—*Cash Reserve Fund.*—The cash reserve fund shall be a certain sum set aside each year to defray the running expenses and to meet emergencies.

SEC. 4.—*Division of Dividends.*—One-tenth of the dividends shall be turned over to the bishop of the church or his agent, and the remainder be divided among the Order as follows:

A member's share shall stand for its initial value. To this shall be added the gross earnings of the member for the year, and his share of the dividends shall be to the whole dividend as his gross earnings are to the gross earnings of the Order.

EXAMPLE:

Let member's share of dividends be	X
Whole dividend.....	\$ 12500
Member's gross earnings, and one share, (\$10.00).....	760
Order's gross earnings.....	120000
Then, X : \$12500 :: \$760 : \$120000. Or, 120000 X equal \$9500000. Then X equals \$79.16, or member's share of the dividends.	

SEC. 5.—*Business Reverses.*—

Should the Order fail in business, the losses shall be met by the members in proportion to the shares held when failure ensues.

SEC. 6.—*Salary of President and Board of Directors.*—The president and board of directors shall receive such salary as their labors for the Order shall be.

## ARTICLE VII.

SEC. 1.—*Shares, How Governed.*  
—Shares shall not be transferable, nor negotiable.

SEC. 2.—*Shares and Interests.*—  
\* A member's interest in the property of the Order, real or personal, shall be as his shares are, and as his labors shall have been, and these interests shall be inalienable. If, however, the property of the Order should be sold, those who have withdrawn, been expelled or have otherwise become disfellowshipped, see Art. 4, Sec. 5.

SEC. 3.—*Payments and Medium of Exchange.*—Members of the Order shall receive for their services and dividends a "deposit check," the unite of which shall be equivalent to

“one dollar,” legal tender, which shall be received by the Order from a member or an alien, in payment for merchandise, services and dues. This “deposit check” is based upon and secured by the real and personal property in the keeping of and owned by the Order. The property held for the redemption of this “deposit check” cannot, as per charter, be mortgaged nor pledged for debt, nor can it be withdrawn in “legal tender,” but may be exchanged by the Order for other property of equal value.\*

(\*Members will do well to take advantage of this latter clause, and use the Order as their agent in purchasing outside property).

SEC. 4.—*Property, How Held.*—The property of this Order, real or personal, shall not, under any circumstances, be mortgaged nor pledged. The Order shall not borrow any money nor issue any interest bearing note or obligation against itself.

SEC. 5.—*New Industries.*—At such times as the Order has sufficient funds, on hand, by a majority

vote of all the actively engaged members, new business propositions may be entered into, such as coal mining, manufacturing, cattle raising, farming, or, in fact, any honorable industry, whereby idle funds and idle labor can be judiciously used. As these industries are established, local stores may also be established in the interest of the Order, the business management of which shall be under the management of the central office at Independence, Missouri.

## ARTICLE VIII.

### BENEFICIARIES.

Each member, when joining, will be required to write or have written in the register of membership, the name of his beneficiary who shall, in case of death, fall heir to his interest in the Order. This may be any individual, a member of the Order or an alien, but wisdom would suggest that the church should be your beneficiary.

## ARTICLE IX.

## AMENDMENTS.

These rules and regulations may be amended by a two-thirds vote of all the members actively engaged in the service of the Order, provided always that such proposed amendment be read at a previous business meeting, and posted before the Order at least three months before its adoption.

[THE END].