The Temple Home Association Explained.

The Temple Home Association is incorporated under the laws of the State of California, as a co-operative Association privileged to engage in any line of business and "to do all things which a natural person may lawfully do." The interests and rights of members are equal, each member having only one vote at the meetings, no matter how large a sum of money he may invest in addition to the membership fee.

The General scope and purpose of the Temple Home Association is to provide a DAY OF EQUAL OPPORTUNITY for all who will enter

Scope and Purpose into its plans and make themselves parts of its coordinated life. Truly has the poet said:—

"All are but parts of one stupendous whole, Whose body Nature is and God the soul."

On this Law of Unity in which all departments of Nature must have their root of being, with true dependence between all parts, is the work of the Association based. Unity, Solidarity, Brotherhood, Cooperation, Interdependence,—all mean the same thing in reality. The Temple Heme—Association is BUILDING, is EXTERNALIZING the actual, material conditions in which the power and truth of the great law mentioned is manifestating. It is building this truth with outer forces and materials that Humanity may see and understand.

ITS PARTICULAR SCOPE AND PURPOSE is to build up a community wherein all the land will be owned all of the time by all of the people, where all the means of production and distribution, tools, machinery and natural resources, will be owned by the people—the community, and where Capital and Labor may meet on equal terms with no special privileges to either. This is accomplished by the establishment of Departments of Industry along different lines. In establishing these Departments, Capital represented by the people, the Temple Home Association as a whole, furnishes all the land necessary, the buildings, tools, horses, wagons, cash, etc., etc., and the Head of the Department furnishes all the labor necessary to run the same. The Head of each Department is entirely responsible for results. Profits are divided equally between the Association and the Head of a Depart-

ment. In case the Head has other members of the Association as assistants, he divides his profits equally with them. It will be seen at a glance that this plan solves many problems, as it prevents private monopoly, stimulates individual emulation and competition in public service, does away largely with the unjust wage system, eliminates the vexatious question of hours of labor, and withal has the advantages of collecti e ownership without doing away with individual initiative and responsibility.

Humanity has reached that point in its evolution where in order to win a higher consciousness, the elements, the individual units of that humanity, must begin to co-operate animated by Philosophy a common consciousness, desire and motive of the Effort words, a COMMON UNITY OF INTERESTS must be awakened in accordance with the underlying lines on which the This Community of Interests is strikingly exemuniverse is built. plified in the co-operative commonwealth known as the human body. There the body as a whole works for the welfare of each microscopical cell, and each cell is incessantly working for the body as a whole doing its duty in whatever sphere or organ it has been placed. minute cell of the body is a life—a centre of consciousness. Many of these lives have learned to co-operate and have formed an organ for the sake of performing a certain function, and all COLLECTIVELY and UNITEDLY working as ONE in that organ can accomplish work that would be impossible for any single cell to do. Then the various organs co-operate and make possible that high centre of consciousness known as Man. Each cell of the body is a participant in that high consciousness—but no single cell alone could even get a glimmering of that high consciousness without uniting with so many others to gain it. As with the body, so with Humanity. To gain a higher consciousness than it now possesses, it must combine its units into a co-operative commonwealth pervaded by common consciousness, desires and feelings.

The plan of the Temple Home Association strikes the line of least resistance between the selfish competitive system of the world on one hand, and the extremes of socialistic endeavor on the other. Therefore the founders of the Temple Home Association claim that the successful demonstration and operation of its plans will be the ENTERING WEDGE which will rive asunder the present unnatural social order and PREPARE THE WAY for the Co-operative Commonwealth on the basis of true LIBERTY, EQUALITY, AND FRATERNITY.

. The Home, the sacred family centre, is not interfered with in the least, and there is no compulsory co-operation. Each member has land as apportioned under the By-Laws. On this land he can build his home, or business, as he may desire. In the case of a member not working in any Department of the Association, he may enter into individual business on his own account if he so elects.

As has been stated, all of the land is owned by the people collectively. Each member is entitled to one-half acre and a WARRANT OF POSSESSION given for his perpetual use. He cannot sell this land, but can sell his improvements thereon, or transfer or bequeath his rights in any way he chooses, as outlined and defined in the By-Laws. If a member desires to control more land, he or she may do so by taking out Investment Certificates, each one of which entitles him to another half acre, but no member can be apportioned more than five acres of land. Any amount of the public land not apportioned may be rented to individual members or non-members, however, as the Governing Board may see fit.

The principal office of the Association is at Oceano, about midway between San Francisco and Los Angeles, on one of the most beautiful and attractive stretches of the California coast. The Operations adjo. The valley of the Arroyo Grande encircled by hills and mountains has been aptly designated as "the rosy dimple on the cheek of creation." There is no land in the world more fertile than its rich bottom lands. The eighteen miles of crescent-shaped beach, composed of hard white sand, furnish one of the most delightful drives in the world, with inspiring vistas of Sea and Mountains blending into one.

A membership in the Temple Home Association costs \$100, which may be paid at one time or in monthly installments. Each member is a co-partner in all Departments of the work. The By-Laws of the Association define the rights and privileges of members fully. A copy of the Articles of Association and By-Laws will be sent on application. Any additional information will be cheerfully furnished. Address all communications to

THE TEMPLE HOME ASSOCIATION,
Oceano, California.

A SICK AND VACATION INSURANCE PLAN.

Under the head of Sick and Vacation Insurance, the Temple Home Association is starting a new feature in connection with its other work. It is starting this on a basis, which, it believes will appeal to every sensible and prudent person who looks ahead. How often it happens that a person is suddenly stricken with illness or misfortune, and no "nest egg" of cash provided against the day of trial and misfortune! This results either in getting badly in debt, or being thrown upon the charity of relatives, friends or strangers, or being deprived of the care and attention, nursing, medicines, rest, etc., which should be provided in fullest measure at such times.

Again, even if not overtaken with sickness or accident, there comes the time when there is need of vacation, and recuperation from overwork, worry and the strain which all in the battle of life are subjected to. At such times immensely beneficial is a change of climate and scene to some place where all the natural conditions are restful and uplifting in the highest degree. Such conditions The Temple Home Association is able to provide perfectly at Oceano, in the beautiful Valley of the Arroyo Grande, where all the advantages of mountain, sea, valley and mesa are combined in picturesque combination varied enough to suit the most exacting lover of Nature, in connection with an exhilirating, healthful climate and air not to be surpassed anywhere on this planet. Where semi-tropical conditions prevail the year around in vegetable and plant life; where rarest flowers bloom out of the doors each month of the year, and the joyous singing of myriad birds greet the ear with each morning's dawn.

The plan of this Department is this:—Each person desiring to avail themselves of the benefit of this plan and so provide against the day of necessity, may pay weekly, monthly, or at longer periods as they desire, any sum from one dollar up, into the Sick and Vacation Insurance Department of this Association, and when the sum they have paid in amounts to \$25, the Association will issue to the payer a Sick and Vacation Certificate. An additional certificate will be issued for each \$25 paid in. This certificate, properly signed and executed, will constitute an agreement and contract on the part of the Temple Home Association to furnish the holder of said certificate its face value equivalent in either:

Hotel service and accommodations at its Hotel;

Sanatorium services at its Sanatoriums—this including, if there be need, of medical and nursing services;

In Office medical service;

In Tent rent, on Halcyon grounds or at Beach, if holder desires to live out of doors.

RATES.

The Rates at which such accommodations and services are to be furnished will be 10 per cent less than the regular rates charged by the Association for such services, thus practically paying the certificate holder an interest on money paid in for such services.

The rates for room and board and for medical service in Sanatorium, etc., necessarily vary with the location of the room and the amount of service required. The regular rates at the Halcyon vary from \$30 to \$50 per month, according to location of rooms and furnishing, etc. All rooms are cozy, however. The regular rates for patients at the Halcyon or Open Gate Sanatorium vary from \$15 to \$25 per week according to the nature of the case and the amount of medical and nursing attention required.

Rates for tent life, with neatly furnished, comfortable tents with wooden floors, all ready for light housekeeping, is \$3 per week, or \$10 per month. Tent may be selected on Halcyon Grounds or on Halcyon Beach, according to desire.

The Sick and Vacation Insurance Certificate may be sold by the holder, or transferred—a form on the back simply having to be filled out for that purpose, so that any one holding such a certificate can give a relative or friend the benefit, or sell, if they so desire. The certificate represents at all times just its face value in cash—and which can be turned in for its equivalent for room, or board, or medical, or other services as is indicated above, with the additional advantage as has been said, the holder of paying ten per cent interest in the discount allowed, when they come to turn in the certificate, and reap the benefit which it stands for.

This plan must appeal to all who look ahead for that "rainy day," who are prudent, and who realize the benefit that must come from this plan of putting something aside in the days of prosperity which they can realize on either as sick benefit or which will pay them for a good rest and vacation under ideal conditions, when the time or necessity comes for such. All money, orders, checks, etc., should be made payable under this plan to

THE TEMPLE HOME ASSOCIATION,
Oceano, California.

Open Meeting of the Temple Home Association.

On the evening of August 9, 1904, an open meeting in the interests of the Temple Home Association was held in the reception room of the Halcyon Hotel. A number of applicants for membership were present in addition to members.

Dr. W. H. Dower read his report, showing the present condition of the Association. Some of the needs of the Sanatorium were then pointed out, as well as the necessity for improving the grounds—which hitherto has been impossible, through lack of funds. It was also shown by the physicians that it would pay the Association to start a drug department in connection with the Sanatorium, as soon as funds permit, as there is a good demand for drugs and medical supplies by the people of this vicinity. It was shown that a separate building would be better for this purpose, situated near the road, close to the Sanatorium.

The practicability of establishing as soon as possible a department for buying and shipping produce grown in this section was also discussed. It was pointed out that such a department would eventuate in a general store, to be conducted by some qualified member at the right time. It was also shown that a cannery would be a good industry, if one could be started. A sample of sand lime brick made at a plant at Redondo was exhibited. The making of brick of that nature was pointed out as one of the possibilities of the future, as the work grows and capital comes to hand for inaugurating such an important industry. It was stated that the sand of this vicinity had been sent to authorities on the subject, and had been pronounced of excellent quality for making brick.

The necessity for acquiring desirable tracts of land in this section was also pointed out, and the fact shown that it would not do for the Association to put more money at the present time in land. It was suggested and advised, that, wherever possible, those members whose circumstances would permit, should buy up any tracts of land adjacent to the land of the Association and hold the same in their own name until the Association could purchase of them, giving such advance on the original price as would amount to a fair percentage on the money invested. Such tracts of land, if of the right kind of soil

for cultivation, could no doubt in many cases be managed by the Association and used or rented at once, thus insuring the holder a percentage very promptly.

Much interest was aroused in all present at this meeting, and the forces generated will bring good results later on.

At the conclusion of the meeting, Dr. W. H. Dower called attention to the fact that while such industries had been chiefly considered at this time from a money-making standpoint, yet it must not be lost sight of that the primary object of the Temple Home Association is the making of right home conditions for those living here, and which will be an object-lesson to the world—homes which would be more attractive and desirable than could be found elsewhere, and which would draw the right people here by the very power of the high ideals externalized in the conditions established. As to the compensation of the workers for the Association, it was stated that the attainment of our great ideals would do away entirely with the wage system, which is a wrong and unnatural condition; and that, instead of wages, those who work for the Association should be given a percentage of the profits yielded by the particular department in which they individually function, until the whole work could be made co-operative.

The Secretary of the Association, Mr. W. W. Kent, explained in detail the bookkeeping system of the Association. He stated that these books are kept posted systematically, so that, almost at a moment's notice, they can be turned to and the real and financial standing of the Association known. The books are always open to the inspection of any member. All moneys received on certificates or otherwise are turned over to the Secretary, who in turn hands the same over to the Treasurer, taking a receipt. The Treasurer then deposits all cash received in the bank, and all bills after being passed upon by the Governing Board are paid by checks, which checks have to be signed by the three officers of the Association, President, Secretary, and Treasurer.

Mrs. F. A. La Due spoke earnestly and strongly on the fact that this work is not the work of any particular individual—but is ours, and that success can only come by recognizing that fact and entering into the work with all the interest and force which one demonstrates and uses when engaging in business enterprises for himself alone.

Mrs. La Due said further: "Unity of interests is the keynote of success. If all who come into the work can feel themselves members of a common family and perform their duty from that standpoint, there will be no room for doubt as to the final success of the work.

But all should realize that the highest success can only come through members putting themselves heart, soul and body into the work and making it a *living power in their lives*, and in an endeavor to create not only the right conditions for themselves, but for all others as well."

That vast opportunities are awaiting the industrious man and woman in this valley is beyond question. The recent discoveries of oil, which are attracting much attention to this section of the country, is another indication of the truth of the statements we have made as to the value of the land, but nothing can be accomplished by us or others without the aid of capital.

Without the necessary faith by the members of the Association, in the integrity and wisdom of those who primarily have the work in charge, together with their hearty co-operation on all lines, nothing of importance can be accomplished. With it, all things are possible.

Irrigation is an absolute necessity if more than one yearly crop is to be obtained; with it, the increase of all crops is enormous, and we would be practically independent of rainfall. But an irrigating plant and the necessary implements for caring for large crops are expensive things. Labor is high, as are also many other necessities: but, notwithstanding these facts, a large interest on capital can be assured in a year or two at the most, as it would take approximately that length of time to get the small fruit and vegetable sections of land under good cultivation. With only a few hundred dollars, a man could accomplish but little; but combine those few hundreds with others, and bring to bear the experience and labor of a number of practical men such as stand ready to come to us now, and give us the benefit of such labor and experience, and then furnish an irrigating plant, and a different story may soon be told.

We, as directors and friends, have done all it was possible for us to do with the amount of money entrusted to us so far, and have made a good start. It now remains with each one of you as to whether you will give us your cordial support and help, so that we may go on to assured success, or not. We stand ready now as in the last few months to roll up our sleeves and go to work in fields or in houses, and do the hard physical work for you until you are in a position to come to us and do your share; but you must make it possible for us to do it by giving us your hearty co-operation.

There has been but little attention called to the investment certificate phase of our work. Many of the members who do not see any immediate prospect of coming to California have refrained from in-

vesting capital in our enterprise, seemingly forgetful of the fact that the investment of a few hundred dollars was the one thing that would make it possible for them to come; for, with the establishing of the necessary industrial lines, not only positions for men, but an assured income must naturally follow. We have no room or places for drones, and a few who have seemingly desired to occupy such positions have been discouraged, and will naturally stand ready to cry down our efforts, but we have no cause to fear the reports of those observers who can appreciate whole-hearted endeavor and its results. We stand ready at all times to afford the most searching examination of our methods and plans.

It remains for us to prove our belief in the brotherhood of man in co-operation and self-evolution—the opportunity is here and now. What are we going to do about it?

An interesting discussion followed, participated in by many of those present.

A fine force of unity and harmony was felt by all, as a result of the meeting and discussion.